SILAS BRADFORD'S BOY

JOSEPH C. LINCOLN

From Dr. Hirsch

Dec. 23, 1928

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SILAS BRADFORD'S BOY
THE ARISTOCRATIC MISS BREWSTER
THE BIG MOGUL
QUEER JUDSON
RUGGED WATER
DOCTOR NYE
FAIR HARBOR
GALUSHA THE MAGNIFICENT
THE PORTYGEE
"SHAVINGS"
MARY-'GUSTA
CAP'N DAN'S DAUGHTER
THE RISE OF ROSCOE PAINE
THE POSTMASTER
THE WOMAN HATERS
KEZIAH COFFIN
CY WHITTAKER'S PLACE
CAP'N ERI
EXTRICATING OBADIAH
THANKFUL'S INHERITANCE
MR. PRATT
MR. PRATT'S PATIENTS
KENT KNOWLES: "QUAHAUG"
CAP'N WARREN'S WARDS
THE DEPOT MASTER
OUR VILLAGE
PARTNERS OF THE TIDE
THE OLD HOME HOUSE
CAPE COD BALLADS
THE MANAGERS

SILAS BRADFORD'S BOY

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JOSEPH C. LINCOLN

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SILAS BRADFORD'S BOY

CHAPTER I

LATE on a late autumn afternoon in the year 1903 the village of Denboro, in the Commonwealth of Massachusetts, was undergoing inspection and appraisal. It did not know that it was undergoing anything of the kind, nor would it have been in the least troubled if it had known.

Denboro was satisfied with itself. "Not a city—no! Not a crowded metropolis, teeming with riches and poverty, its gilded palaces rubbing elbows with its sin-soaked slums—not that indeed. But a community of homes, the homes of God-fearing men and noble women, a town with churches and schools, of prosperous shops and a well-patronized circulating library, whose sons have sailed the seven seas, whose daughters have reared their children to be true Americans—in short, my friends, perhaps as fine an example of what a town should be as may be found between the surging billows of the Atlantic upon the one hand and the blue bosom of the Pacific upon the other." (See the address of the Hon. Alonzo Pearson, delivered at the celebration of the two hundredth anniversary of the incorporation of the township of Denboro, and on file in the office of Abel Snow, town clerk.)

No, Denboro would not have feared inspection, it would have welcomed it; the more perfect the diamond the purer its glitter beneath the magnifying glass. If it had been aware that Banks Bradford, as he strolled down Main Street toward home and supper that afternoon, was looking it over with amused condescension it would not have cared at all.

Several of its citizens looked young Mr. Bradford over as he passed, and their comments were singularly free from awe or uneasiness.

"Who did you say?" queried Ebenezer Tadgett, peering through the panes of the window of his secondhand shop. "Who did you say 'twas, Joe?"

Jotham Gott, the cards of the euchre hand which had just been dealt him clutched in his huge fist, answered casually. "Oh, it's that boy of Margaret Bradford's," he said. "Cap'n Silas Bradford's son. He belongs here in town, but he's been away so much, up to college and studyin' law and the like of that, that I guess you ain't seen much of him since you come to Denboro to live, Ebenezer. His first name's Silas, same as his father's was, but they always call him by his middle one—Banks. Lord knows why! If my old man was as smart as Cap'n Silas was in his day and time I'd be proud to use his name even if 'twas Judas; yes"—with a chuckle—"even if 'twas Eliab—and that's stretchin' things up to the limit of eyesight, you'll have to give in."

The third member of the euchre party was a tall, raw-boned, stoop-shouldered individual with a long face, the most prominent feature of which was nose. His surname was Gibbons and his Christian name Eliab. He sniffed through the prominent feature just mentioned and turned on his heel.

"Humph!" he growled. "If my eyesight was so poor I played the king thinkin' 'twas the right bower I'd keep still, seems to me. Come on, boys; come on! You owe me seven cents so fur, Jotham, and I'm cal'latin' to make it ten in a couple more hands, which is all we've got time for."

The game of "cutthroat" euchre was resumed in the back shop, and Banks Bradford was for the time forgotten. Meanwhile Mr. Bradford himself had turned the corner by the post office and was walking, more rapidly now, along the Mill Road on his way to the house in which he was born and where he knew his mother and his supper were awaiting him.

The Bradford home was situated on the slope of Mill Hill, upon the crest of which still stood the old windmill where, years before, the dwellers in Denboro brought their corn and rye to be ground. Capt. Silas Bradford had bought the land when he was a very young man, unmarried and in command of his first ship. He had bought it because of the view, which was extensive. From the Bradford porch one looked out over the little harbor, with its wharf and fish houses, the dories and catboats, across the bay to the lighthouse and life-saving station at Loon Point, and beyond to the waters of the Sound. The house was not large, nor architecturally beautiful, judged by the standard of to-day. When Captain Silas built it there was a strong fancy for mansard roofs, and jig-sawed ornamental work about the piazza pillars and edging the eaves. It was painted white, its window blinds were green, and surrounding the property was a picket fence, also spotlessly white.

It was, in spite of the jig-sawing, an attractive house with a homelike, comfortable look. Not by any means, said Trumet, the sort of house Silas Bradford would have built in his later days when he was a member of the Boston shipping firm of Trent, Truman & Bradford. And distinctly not to be compared with the mansion on the Old Ostable Road which his partner, Elijah Truman, also a Denboro man, did build when, an old man, having made his pile, he married, retired from business and came back to his native town, bringing his bride, many years younger than he, with him. Elijah had been dead for some time; but his widow still occupied the big house—that is, when she could forego European travel and California winters long enough to settle down anywhere.

Elijah Truman was a smart man, so Denboro cheerfully admitted. And old Benjamin Trent, the senior partner of the firm, had been smart, too, although he was foolish enough to choose Ostable rather than Denboro as his abiding place.

But the community was practically unanimous in agreeing that neither Trent nor Truman was ever, for cleverness and acumen and general outstanding ability, a "patch" upon Silas Bradford. "If Captain Silas had lived he would have made a name for himself, not only in Ostable County but in Boston and all over. Yes, he would!" But he did not live. In 1883, when only thirty-five, he died in San Francisco, as the result of an accident—careless handling of a gun or pistol or something. And Margaret Bradford—she that was Margaret Banks, one of the Bayport Bankses—was left a widow, with a boy five years old. Margaret was a good enough woman, there was nothing to be said against her, but—the older heads in Denboro had wagged over this many times—she was not good enough to be the wife of a man like Captain Silas. In fact—more head-wagging here—his marriage was —you might as well say it as think it—the one mistake of the captain's life. "Only twenty-five when he married," said Denboro. "Too young, altogether too young. If he'd waited—"

Silas Bradford had been dead twenty years and now his son was twenty-five, the exact age of his father at the time when the latter committed the "one mistake." And during those twenty years, seafaring and shipowning had gone out of fashion as means of livelihood for ambitious men. Silas Banks Bradford had never trodden a deck except as passenger. Instead, he had attended college, then law school; and now, after a summer's visit with a college friend in the West, he was at home again, a freshly fledged member of the Massachusetts bar. He had no intention of remaining at home, however; far from it.

He opened the side door of the house—side doors were in New England, in those days, still the regulation family entrance—and entered the sitting room. Upon the wall above the mantel hung the portrait of his father, a crayon enlargement of the latter's last photograph, taken when he was

thirty-three. The crayon enlargement was a gift from Abijah Bradford, Silas's younger brother. Abijah had two enlargements made. One he gave to Margaret, the widow; the other he kept. It hung in his bachelor apartment in the Malabar Hotel on Main Street.

Banks tossed his hat upon the sofa and went on into the adjoining room, the dining room. The supper table was laid and ready, and in the Salem rocker by the plant-filled window sat his mother reading the morning *Advertiser.* She dropped the paper and rose as he entered.

In her youth, when the handsome and dashing Silas Bradford came a-courting and with his customary forceful domination pushed all rivals from his path, Margaret Banks had been a pretty girl. Now her hair was white and her figure matronly, but as her face lighted with a smile of welcome for her son she was good-looking still.

"Well, Banks," she said, "I had begun to wonder what had happened to you. Where have you been? Sit right down. Supper has been ready a long time."

She brought the teapot and the plate of cream-o'-tartar biscuits from the kitchen and they seated themselves at the table.

"Where have you been?" she asked again, as she poured the tea.

"Nowhere in particular, Mother. Just walking around, looking things over, that's all. Sorry I'm late; I didn't mean to be."

"Oh, that's all right. You weren't late—very. Then"—she hesitated an instant—"then you haven't been in to see your uncle? I thought perhaps you had and that was what kept you so long."

"No, I haven't called on Uncle Bije yet. I will to-morrow. I've been just tramping about, down by the wharf and up and down Main Street. Sort of sizing up Denboro, you know.

I've been away from it so long that I thought I would see how it looked."

"Well," said his mother, handing him a brimming cup, "how did it look? Natural, I suppose?"

"Oh, yes, natural enough. Precious little change, so far as it is concerned. The change is in me, I guess."

"What do you mean?"

"Oh, I don't know—yes, I do too. Denboro is a nice old town, but Lord, it is sleepy and dead and one-horse! I like it—that is, I like to come back to it once in a while and—well, shake hands with people and places I used to know when I was a kid. I suppose every man feels that way about the town he was born in, if he has any sentiment at all." He spoke as if he were at least an octogenarian.

His mother smiled. "Yes," she agreed.

"Yes. But honestly, Mother, it is funny the way one's ideas change. I remember I used to think Mill Hill here was only a few feet lower than Mont Blanc and the town hall about as huge as the Capitol at Washington. They've shrunk. The whole place has shrunk; I give you my word it has."

Margaret Bradford's smile was broader. There was a twinkle in her eye. "Banks," she observed, "you speak as if you had been away from Denboro for twenty years instead of three months."

"Do I? Well, I feel as if I had. And, of course, I really have been away for a long time. Four years at college and then the law school. Home for vacations, but I was too busy having a good time then to notice much. Now, when I'm through getting ready to earn my living and am thinking of making a start at the regular job, I—well, I've come to realize things as they are. I've broadened, I guess. That's the answer."

"I see. Then you don't like Denboro?"

"Like it? Of course I like it. I just said I did."

"I mean you wouldn't like it as a place to stay in—to live and work in?"

The young man's laugh was answer sufficient. "I should say not!" he declared, with derisive emphasis. "How does anybody live in Denboro?"

"They manage somehow. Your Uncle Abijah has lived here all his life."

"Yes, and so has Cousin Hettie, for that matter. Well, you won't have to live here much longer, Mother. I told you that the other day. Just as soon as Bill Davidson gets back to Boston, after he finishes his trip around the world and arranges about my having a chance with his father's firm. It won't be much of a job, so far as pay is concerned —not at first, but I'll attend to that end of it in time. I'll get ahead, if hard work will do it."

"I am sure of that, Banks."

"Yes; why not? Other fellows get on, with less start than I'll have. Father didn't have a cent when he began. He went to sea as cabin boy when he was fourteen or so, and look what he was when he died. What?"

"I didn't speak. At least, I didn't know that I did."

"Oh, I thought you did. Well, what I'm trying to say is that you and I will shut this house up. Oh, not sell it—I wouldn't do that any more than you would. We could rent it, though, if we really need the extra money. You and I will go up to Boston. You will keep house for us both in some nice apartment, say. I'll go in with Davidson's father, and the rest of it is up to me. Sounds good enough, doesn't it?"

"Yes, yes, Banks, it sounds very good indeed."

"Well, then," a trifle impatiently, "why, every time I mention it, do you look so queer? Why, Mother, what in the world—you're not crying, are you?"

"No. No, Banks, I hope I'm not crying. Why should I cry?"

"Lord knows, but I swear I believe you are! Mother,

don't you want to go to Boston to live—with me? You would be happy there, I know you would."

"I should be happy anywhere with you, dear."

"Then, what—"

"Hush! Don't get so excited. Banks, I—I wish you had gone in to see Uncle Abijah this afternoon. He asked you to come. I am afraid he may have waited, expecting you."

"Really? I'm sorry if he did, but I didn't think it made any difference whether I went to-day or to-morrow. I will go the first thing in the morning. But look here, you act as if my seeing him was important. It isn't, is it? What does he want to see me about?"

Mrs. Bradford hesitated. Her look, as she regarded her son across the supper table, was anxious and troubled. "I think he wants to talk with you about—about your plans for the future. The sort of thing you have just been talking about to me."

Banks was surprised. "He does!" he exclaimed. "Why?"

"He is interested. He is fond of you, you know."

"I'm fond of him, so far as that goes. Uncle Bije is a good old sport. Pretty stubborn and always ordering people about as if he were their skipper and they were foremast hands, but all right, just the same. He's forever bragging about Denboro and the Bradfords and all that, but I don't mind. Probably I should talk the same way if I had never been anywhere else and was as ancient as he is."

"He is only three or four years more ancient than I am. And as for his never having been anywhere, well, he has made two round-the-world voyages that I know of. Before he gave up the sea I don't suppose he had spent more than three months at a time in Denboro since he was a boy."

"Now, Mother, you know what I mean. And what is all this, anyway? Is this—er—conference that I am to have with Uncle Abijah so terribly serious? You act as if it was."

"Why yes, dear, it is."

"The deuce you say! And it is about me and my plans for the future?"

"Yes. That, and money matters."

"Money matters! Our money matters—yours and mine? Mother, what's gone wrong? What has happened?"

"Nothing has happened. But you see—"

"Wait! Have we—have you had losses or—or things like that?"

She shook her head. "No, Banks," she said, "I haven't had any losses. You see, I never had a great deal to lose."

He leaned back in the chair, but before he could speak a step sounded upon the walk outside. His mother heard it and turned.

"Oh, dear!" she exclaimed. "Some one is coming. I do hope it isn't Hettie."

Banks rose to his feet. "Bother!" he growled. "Mother, can't you tell whoever it is that we're busy?"

She did not have time to answer, for the side door had opened. Capt. Abijah Bradford stood on the threshold of the dining room.

"Hello, Banks!" he hailed. "Evenin', Margaret. Sorry to break in on your supper, thought you'd be through by this time."

Captain Abijah was tall, broad and bulky; scarcely a gray hair; blue eyes, with the sailor's pucker about their corners. He rolled when he walked, like a ship in a seaway. He was by no means handsome, as his older brother had been, but he had the Bradford nose and chin—Banks had these—and the Bradford air of assurance and command. He was a bachelor, a member of the board of selectmen, a director in the Denboro National Bank, a Past Grand Master in the Masonic Lodge—altogether a person of importance in Denboro, and aware of the fact.

Mrs. Bradford and her son had risen. They bade him good evening.

"You haven't broken in on our supper," Margaret assured him. "We were practically through. Sit down, Abijah."

Banks was already bringing forward a chair, but his uncle declined it. "Don't believe I'll sit, Margaret," he said. "Well, young fellow"—addressing his nephew—"you didn't get in to see me this afternoon. Too busy, eh?"

Banks fancied he detected a slight tinge of sarcasm in the question. He colored. "No, Uncle Bije," he answered, "I wasn't too busy."

"Then why didn't you come? I gave up a committee meetin' waitin' for you."

"I'm sorry. I just—well, I—"

His mother helped him out. "Banks didn't realize that it was a definite appointment for to-day," she explained. "He intended to come to-morrow, didn't you, Banks?"

"Yes."

"All right, all right. Only—well, I don't know how it is in the law business, but aboard ship it's pretty generally a mistake to put to-day off for to-morrow. The men who sailed under your father learned that in a hurry. Margaret, have you talked with him about what you and I have talked so much lately?"

His sister-in-law sighed. "No," she confessed, "I haven't, Abijah—not yet."

"Why not? You and I agreed that it ought to be talked about, didn't we?"

"Yes. But—well, he has been at home only a day or two. I wanted us both to be happy as long as we could."

"Happy! Humph! I don't see any reason why you shouldn't be happy if my scheme goes through. A whole lot happier, accordin' to my judgment, than you'd be likely to be any other way. Look here, Margaret, you're not backin' water, are you? You're not lettin' your soft-heartedness over this one chick of yours affect your common sense?"

"No, Abijah."

"You mustn't. And if this boy of yours has got his share of common sense, which, bein' a Bradford, he ought to have, he'll—"

But Banks interrupted. "Wait! Hold on a minute, Uncle Bije," he ordered, in a tone which although pleasant was crisp enough to cause his uncle to turn and stare at him. "Now that you are speaking of common sense, don't you think it might be more sensible to stop calling me a boy? I'm twenty-five years old."

Margaret Bradford smiled. She glanced from her son to her brother-in-law and the smile broadened.

Captain Abijah rubbed his chin. "Humph! So you are, that's a fact," he admitted grudgingly. "I know it, too, but it's hard to realize. You've just got through goin' to school. I belong to another generation and I'm old-fashioned, I guess. When I was twenty-five I'd commanded a ship for two years. When your father was twenty-five he—"

And again his nephew interrupted. "Oh, let's cut out the family history," he suggested impatiently. "Apparently you and mother have been discussing me and my affairs and you haven't thought it worth while to let me in on the matter at all. What is all this about, anyway? Don't you think it is time I knew? After all, it might be as interesting to me as any one, I should imagine."

Abijah Bradford's red face turned redder. People in Denboro were not in the habit of using sarcasm when addressing him—young people especially. He had mid-Victorian convictions concerning the respect due by youth to age. He might have expressed those convictions, but Margaret, catching her son's eye, shook her head ever so slightly.

Banks' tone changed. "I'm sorry, Uncle Bije," he went on quickly. "I didn't mean to be fresh. I only— Wait, Mother, please; I know what I'm doing. I only want to make you both understand that I think it high time you

took me into your confidence. Mother has just told me that I made a mistake in not calling on you this afternoon as I intended to do. She says you and I were to have a very serious talk about something or other. If she had told me that at first I should have been on hand, but she didn't. However, we can have it now, can't we?"

Uncle Abijah looked at Margaret. Their eyes met. She rose.

"I must clear the table and do the dishes," she said. "Banks, if you and your uncle will go into the sitting room I'll join you by and by."

Banks turned toward the sitting-room door, but Captain Bije hesitated. He drew a heavy, old-fashioned gold watch from his pocket and looked at the dial.

"It's pretty likely," he growled, "that a couple of the selectmen may drop in on me to-night. I ought to be on deck if they do. You come to my rooms to-morrow mornin' about nine, boy, and we'll have our talk. Meantime, Margaret, if you want to—well, break the ice to him, which seems to me you ought to have done before—you can do it. . . . To-morrow mornin' at nine, then. That won't be too early to fit in with your college habits, will it?" He grinned as he asked the question.

Banks did not even smile. "No, sir," he replied. "It won't be too early. I think it will be a good deal too late. I'd like to get through with this to-night, Uncle Bije."

"Oh, you would, eh? Well, I'm sorry, but I can't stay here any longer to-night. I've told you why."

"Yes, sir, I know. But I can go with you to the hotel. If your friends do come our talk will have to be postponed, I suppose. If they don't we can get on with it. Good night, Mother. I'll be home as soon as I can, but don't sit up for me."

He went into the sitting room and took his hat from the

sofa. His uncle, after a moment's perplexed chin rubbing, followed Mrs. Bradford to the kitchen.

"Humph!" he grunted. "What set him out this way all at once? What have you said to him, Margaret?"

"Nothing much. I did tell him that you wanted to talk seriously with him about his plans for the future and about —money matters. That is all I said. The rest of it you said yourself. You weren't very diplomatic, Bije."

"Diplomatic! What do you mean by that?"

"Oh, never mind! . . . Yes, Banks, he is coming. . . . Abijah, do please be as careful as you can. Make him understand just why you think this will be best for him in the end!"

"Best for him! How about somethin' bein' best for *you,* for a change?"

"I don't really count, and I mustn't. Oh, Abijah, do be considerate with him. He is going to be dreadfully disappointed."

"Bosh! Some disappointments are good for young fellows his age. All right. Then we'll get it over with to-night, provided those selectmen don't turn up. Margaret, don't you worry. I tell you the day's coming when he's goin' to thank us all. It's a great chance for a young lawyer. I'll do my level best to make him see it. You go to bed and to sleep. You will, won't you?"

"I'll go to bed. . . . There, there, Abijah; run along. Good night."

During the walk down Mill Road to the post office neither Banks nor his uncle was conversational. Captain Abijah perfunctorily observed that it was a fine night and Banks agreed with him. Other than this, little was said. The captain's dignity was still slightly ruffled by what he considered freshness on the part of his nephew, and the latter's mind was occupied with disquieting guesses. What was this secret business between his mother and his uncle? It con-

cerned him, but how? And what did his mother mean by saying that money matters were involved?

The Malabar Hotel was an ancient hostelry on Main Street. It was built in the late sixties by Capt. Rinaldo Bassett when, having made money in New Bedford whaling, he retired from the sea. His son, also named Rinaldo, was its present proprietor and manager. In the dingy lobby, with its settees and armchairs and brass cuspidors, a trio of loungers sprawled smoking and watching two others who, in their shirt sleeves, were playing pool on the table in the corner. Behind the counter, where the register lay open, its page for the day blank except for the date, Mr. Bassett was dozing over a newspaper.

Captain Bradford halted momentarily at the foot of the stairs. "Anybody been here to see me, Rinaldo?" he asked.

Mr. Bassett started, blinked and sat up in his chair. "Eh?" he queried. "Oh! No, Cap'n Bije, not a soul."

"All right. If anybody does come I'll be up in my room. Come on, boy."

He led the way to the top of the first flight, then along the corridor, feebly illumined by two kerosene bracket lamps, to the second door from the end of the building. This door he unlocked.

"Stay where you are, son," he ordered, "till I light up." Banks, blinking in the shadows of the musty-smelling corridor, heard the sound of a striking match. "Heave ahead!" called his uncle. "Come aboard."

Captain Abijah occupied the two corner rooms, perhaps the best suite in the hotel. The one on the corner was his bedroom. The other, that which his nephew now entered, was his sitting room. It was of good size, neat and comfortably furnished—a walnut center table with a marble top, two comfortable armchairs, a big wooden rocker, a walnut secretary desk, its lid open and heaped high with letters and papers, a haircloth sofa. On the wall between the windows

was a ship's barometer in gimbals. Opposite, by the door, hung a sextant and a silver-plated speaking trumpet. On the third wall were two oil paintings of square-rigged ships, and over the mantel was a third, of a bark this time, and flanked by a chronometer. On the mantel itself were a pair of whale's teeth and a pie-crust "crimper" made of whale ivory. Standing in the corner was a polished narwhal's horn. Over the sofa, in the place of honor, hung the crayon enlargement of Silas Bradford, a replica of the one in the house occupied by Silas Bradford's widow. The room smelt strongly of tobacco, a pleasant contrast to the smells of the rest of the Malabar.

Captain Abijah hung his hat upon the back of the rocker and pointed to an armchair by the center table. "Sit down, Banks," he said. Banks took the armchair. His uncle pulled open one of the drawers of the secretary and took out a box of cigars. "I'm goin' to smoke," he observed. "I generally talk easier when I'm under steam. You haven't taken up smokin' yet, I presume likely."

Banks smiled. "Thank you, sir, I'll smoke," he said. His uncle was rather taken aback. He himself had learned to smoke—and chew—when he was fifteen, but he had forgotten that, just as he persisted in forgetting that his nephew was twenty-five.

"Oh," he grunted, "I— Humph! Well, help yourself."

Banks took one of the cigars—big and black they were—from the box and lighted it with an easy nonchalance which caused his relative to stare at him. Captain Abijah lighted his own and sat down in the other armchair. The pair looked at each other through the smoke.

"Well," observed Abijah.

"Well, Uncle Bije?"

"I suppose likely we might as well get under way, hadn't we?"

"I should say so, sir, decidedly."

"Yes. . . . Humph! . . . All right. You're through studyin' law; you're a lawyer now, ain't you?"

"Yes, I suppose I am. Ready to be one, anyhow."

"Um-hum. Have you made any plans where you're goin' to begin to be one?"

"Yes, sir. Hasn't mother told you?"

"She's told me a little—nothin' very particular. Suppose you tell me over again."

Banks was quite willing to tell. His great plan, involving the desk in the office of the law firm in Boston, his opportunities there, the closing of the house on Mill Hill, his mother's accompanying him to Boston, their living together in some nice apartment in the Back Bay or in that neighborhood—all these were thoroughly mapped in his mind and had occupied his thoughts for months. He grew enthusiastic as he unfolded the prospect. His uncle listened, not speaking a word until he had finished.

"So," concluded Banks, "those are my plans. They look good to me. What do you think, Uncle Bije?"

Capt. Abijah Bradford knocked the ashes from his cigar into the brass cuspidor which he had thoughtfully kicked into position on the floor between them. He did not say what he thought; he asked a question of his own.

"Have you told Margaret—your mother all this, same as you're tellin' it to me?" he asked.

"Yes, sir."

"And she didn't raise any objections?"

"No. Why should she?"

"No objections at all? Just sat up and gave three cheers when you told her, eh?"

Banks flushed. "Just what does that mean?" he asked hotly. "Look here, Uncle Bije, it's plain enough that you and mother have something up your sleeve. I wish you'd get it out where I can see it. I'm tired of hints—yes, and

sneers. Why not say what you have to say and get it over with?"

Abijah crossed his knees. Again this nephew of his was addressing him in a tone to which he was unaccustomed; but this time he did not appear to resent it. To the young man's surprise, he chuckled grimly. "You've got more sand in your craw than I thought you had," he observed. "You ain't all Banks, I guess. There, there! Keep your hair on. Now about this big scheme of yours. It sounds good enough; for another fellow it might *be* good enough; but for you it won't do."

Banks sat up in the armchair. "Won't do!" he repeated in amazement. "What do you mean? It's one chance in a hundred."

"There, there! Let me talk a spell. I mean what I say. For you it won't do, that's all."

"Why won't it do? Don't you understand—"

"I understand, all right. You're the one that doesn't. There are a half dozen reasons why, accordin' to my notion, this plan of yours might not work out as well as some others, but we won't bother with but one just now. That one is important enough. It is that you can't afford it."

Banks had expected almost anything, but this he had not expected. To his mind again flashed that puzzling phrase of his mother's—"money matters." He caught his breath.

"Why—why, Uncle Bije," he gasped, "what is it? What has happened? Has—has mother lost money?"

Abijah shook his head. "You can't very well lose what you haven't got," he said. "Your mother hasn't got any money to speak of, and"—with emphasis—"she never has had much of any, not since Silas died."

Banks was completely dumfounded. His mother that very evening had told him that she had little to lose, but he had not taken the statement literally. There had always been money forthcoming to pay his bills at college and at

law school. His allowance was not large, but it was sufficient. He had taken for granted the apparent fact that his mother was in comfortable circumstances—not rich by any means, but free from financial worries. And now— Oh, there was a joke in this somewhere, even if it was a poor one and in bad taste. His uncle was watching him intently, and now he brushed his expostulations aside with a brusque wave of a big hand.

"Don't waste time, boy," he ordered. "What I'm tellin' you is the truth, and if you had been my son you'd have known it long ago. I've told your mother so more times than a few—but no, you were her baby and you must have this and that, do what young fellows with ten times your money did, and have your opportunity with the best of 'em. That's what she was always preachin' to me, opportunities and advantages—you must have 'em and you were goin' to have 'em and Hettie and I must keep our mouths shut. Well, I've kept mine shut; you've had your 'advantages.' Now even your mother agrees that you must understand just how things are. Maybe she'd never have told you on her own hook. Most likely she'd have gone on scrimpin' and sacrificin', goin' without clothes and hired help, starvin' herself and livin' on next to nothin', so that you could—"

But Banks had heard enough—for the moment, at least. He broke in. "Nonsense!" he cried in fierce resentment. "You're talking nonsense. Of course you are. Mother—why, mother would have told me if there had been anything like this."

"No, she wouldn't. I'd have told, if I'd had my way, but she wouldn't. She was too soft-headed over you to do anything of the kind. Your father, if he had been alive, would have told you. He was as sensible as he was smart. But not your mother. She was a Banks and they're different. There, there! *Will* you sit down in that chair and listen to me? Don't keep puttin' in your oar. You were all

on edge to find out what I had up my sleeve. It's out of my sleeve now, part of it. Listen and you'll hear the rest."

But Banks Bradford put in his oar once more; he could not help it. "I'll listen, sir, of course," he said. "But honestly, Uncle Bije, I am sure you're exaggerating, trying to frighten me for some reason or other. Ever since I've been old enough to understand anything I've heard what a brilliant man father was—brilliant as captain, and in business and everything. You just called him smart yourself. Well then, if he was so smart, is it likely he would leave mother with nothing? Hardly, I should say."

Captain Abijah's brow clouded. "I didn't say he left her nothin'," he explained. "I said he didn't leave much. He died just when his firm was in some trouble and—well, we won't go into that. It wasn't Silas' fault, of course. Now—"

"Wait! Father's partners—Mr. Trent and Captain Truman—they were rich men. Mrs. Truman is very rich now. How is it that they had so much money and he had so little? Oh, come, Uncle Bije—"

"Sh-h-h! I tell you we haven't got time to waste on all that to-night. Trent and Truman made the bulk of their money afterwards, in Chicago real estate, lucky speculation and the like of that. But never mind them and never mind how much or how little Silas left. What we're talkin' about now is you, and this plan of yours. As I understand it, your scheme is to shut up the house here, take your mother to Boston with you, hire some expensive flat or somethin', and she is to keep house for you in it while you sit around in that Boston lawyer's office, waitin' till you're of importance enough to earn a dollar. And while you're waitin' her money supports you both, same as it has so far. That's it, isn't it?"

His nephew squirmed in the armchair. Although bluntly and brutally put, and distorted and exaggerated, as he saw

it, nevertheless this was essentially his plan. And it was a good plan. Yes, it was. If this stubborn, arrogant old sea dog would only use reason instead of prejudice—

"You don't get it, sir," he protested vehemently. "You don't get it at all. This Mr. Davidson, the head of the firm, is the father of one of my best friends."

"Hold on! hold on! Let's stick to the channel. You won't be paid much wages for the first year or so, will you?"

"Why no, not a great deal probably. I haven't gone into that yet. In fact, the whole thing is rather up in the air until Bill—that's my friend—gets back from the other side."

"Yes, yes. Well, in the air's a good place for it to be, accordin' to my judgment. It had better stay there. Now, son, here are the plain facts. You and your mother can't hire any flat or house in Boston. You haven't got the wherewithal to pay Boston rents. You could, maybe, stick her into a room in a one-horse boardin' house and she could keep on stintin' and doin' without and sacrificin' herself for you. She probably will, too, if you are that kind of a fellow and will let her. But you're not, I hope. If you are your father's son I know you're not. . . . Wait again! I tell you she can't afford to live in the city as her kind ought to live. She can't, and pay your bills too. I know, because I've been her adviser in money matters since Silas died. She's taken my advice about everything—except you. If she'd taken my advice in your quarter things would be easier sailin' for all hands this minute."

Banks tried to protest further, to do more explaining, but words were hard to find. "Well—well," he faltered, "I—oh, I don't know what to say. Of course, if all this is true, and mother has been doing these things for me, I—well, I didn't know it and I'm sorry."

"That's the trouble. You ought to have known it. She ought to have told you."

"And I wouldn't think of taking her to the city unless—

Hang it all, Uncle Bije, this is a devil of a thing you're telling me! I can't give up a chance like this one. I won't. I could leave mother at home and go up there by myself, couldn't I? *I* could live in a one-horse boarding house if I had to."

"Yes, so you could. Might not do you any harm either. But she'd be payin' your bills even then and sacrificin' herself for you same as she always has. Thunderation, boy, can't you see? It's high time you did somethin' for *her*. And"—leaning forward and speaking with careful deliberation—"I think I've got the way for you to do it."

His manner was impressive, so impressive that Banks' curiosity overshadowed, for the instant, his fierce disappointment.

"How?" he blurted.

"That's mainly what I got you here to tell you. I've got a chance for you to practice law right here at home. In your own town."

"In Denboro! Me—practice law in Denboro? Oh, for heaven's sake!"

"No, for your mother's sake. And for your own sake, too, in the end. There have been good lawyers in Denboro. One of the best of 'em, Judge Blodgett—you knew him; everybody in Ostable County knew and respected him—has just died. He didn't leave anybody to carry on where he left off. There's a chance there, and a good chance for somebody. My proposition is that you be that somebody. Most of the judge's clients won't, of course, care to trust their important affairs to a green hand like you—not at first, anyhow. But they may be willin' to throw the little ones your way. Some of 'em, I know, will risk that much for the sake of your father's son and my nephew. . . . Now, now, lay to! There's more. I've been doin' a good deal of thinkin' lately on your account, young man, and I want you to hear the rest."

He went on to disclose the results of his thinking. The late Judge Blodgett's law offices in the post-office block opposite the hotel were still vacant. The Blodgett furniture and effects had been removed, of course, but so far no one had taken over the rooms.

"You won't need any such layout as the judge had," he said. "He had three rooms; one'll do you, I guess. Unless you're busier than most beginners, you won't be crowded in that for a spell. And I've made some inquiries and I've got a halfway option on one of the back rooms—the big room in front is too expensive—at a rent that won't break anybody. So far as that goes, I'll undertake to be responsible for that rent myself, for the first year. I'll hire that room for you, buy you a desk and a couple of chairs, or whatever's necessary, and get you started. I'll do that much; after that it's up to you. You won't be lapped in luxury, as the books tell about; you won't look as important and high-toned as you might if those Boston lawyers gave you a desk in their office. But you'll be skipper of your own vessel, you'll be makin' a stab at earnin' your own livin' and, if your mother and I do have to pay your bills a while longer, they won't be city bills. There, that's my proposition to you. It's a good one, I honestly believe. I want you to think it over—and think hard."

He stopped. His cigar had gone out; he threw it into the cuspidor and, taking another from the box on the table, lighted it. Banks Bradford's cigar was out also, but he was unaware of the fact. He was leaning forward in the armchair, staring at the carpet. His world was spinning in circles.

"Well?" queried Captain Abijah after a moment.

Banks looked up. He smiled feebly. "I—I— By George, you've knocked me over, Uncle Bije!" he blurted. "Of course I realize that you're trying to help me, and—and I'm much obliged to you, but—but honestly, I—"

"Well? What?"

"Honestly, I can't believe things are as bad as you say they are. According to you, mother and I are paupers, we always have been paupers."

"Bosh! I never said you were paupers. Your mother's got a little money, although she could have consider'ble more if she'd used common sense with you instead of spoilin' you. You ain't in the poorhouse, or anywhere nigh it. What I'm tryin' to hammer into your head is that it is high time for you to be a man and begin to take the load off her shoulders."

"But you say she has been—been starving herself all these years."

"Sh-h-h! If I said she was starvin' I didn't mean that exactly. I wouldn't have let her starve, so far as that goes. She was my brother's wife, and Silas Bradford's widow wouldn't starve while 'Bijah Bradford was alive, I'll tell you that. Your father was a man, my boy. We were all proud of him. And we're proud of his memory—mighty proud."

"Yes, yes, of course. But mother—"

"Oh," broke in Captain Bije impatiently, "your mother's all right in her way. I tell you I ain't findin' fault with her."

"No"—sharply. "And you're not going to."

"Don't worry. Look here, Banks, this talk of mine to you has been pretty straight. I haven't muffled it down. I wanted to see how much of Silas Bradford there was in you. If there's any consider'ble amount of him in you you'll face the music. I know you're all upset and disappointed, but disappointments are good medicine when you're young. Your father had a lot of 'em in his time."

Banks shifted in the armchair. "Yes, yes, sir, I know," he broke in curtly. "But it's mother I'm thinking of just now. I can't understand—I can't believe—"

His uncle struck the table with his palm. "Ask her, then," he ordered. "Ask her yourself and see what she says."

"I shall. Be sure of that."

"All right. . . . Eh? Yes? What is it?"

Some one had rapped at the door. Now it opened and the bald head of Mr. Rinaldo Bassett was thrust between it and the jamb.

"Cap'n Beals and Emulous Higgins are down below, Cap'n Bije," he drawled. "Emulous says you and them had an appointment or somethin'."

"Yes, so we did. Tell 'em to come along up. . . . Well, Banks," rising to his feet, "it looks as if this was all we'd have time for to-night. Maybe it's enough for the first dose. You ask your mother anything you want to. Then you think over my proposition. Only remember this, because I mean it: If you don't fall in with it, if you go ahead with this Boston foolishness, you'll do it on your own hook. And whatever happens to you and your mother afterward, you'll be responsible—and sorry, I shouldn't wonder. Come and see me when you've thought it out. Good night."

He held out his hand. Banks took it listlessly, said good night and left the room. On the stairs he met the two members of the board of selectmen on the way to the conference with his uncle.

CHAPTER II

THE windows of the sitting room of the Silas Bradford house were faintly illumined as Banks came up the walk to the side door. A peep beneath the shade, however, showed him that although the lamp, its wick turned down, was burning upon the center table, his mother's chair beside that table was empty. Evidently she had done as he requested and had not waited up for him. He was thankful; he did not feel equal to another trying interview that night. There were so many questions he must ask and which she must answer, but for those questions and answers his brain must be clear.

He took the lamp from the table and turned toward the door at the foot of the stairs. He passed the sofa above which, on the wall, hung the portrait of his father. He paused an instant. From the frame the face looked down at him, keen eyed, commanding, confident, dignified. To Banks his father was but a shadowy memory. Silas Bradford had died when his son was five years old, and during those years Captain Silas was at home only at infrequent intervals.

But all his life Banks had heard his praises chanted, not only by Uncle Abijah and Cousin Hettie—who were, of course, Bradfords by birth—but also by Denboro in general. Banks had shared the family pride. It was a fine thing to be Capt. Silas Bradford's son, even though, in boyhood, occasionally a trifle wearing to be reminded that that son must study hard and do this and not do that if he hoped ever to be as great a man as his father.

Now, as he stood there before the portrait, his thoughts

were strange enough. For the first time there was a doubt, an unanswered question, in his mind. If Silas Bradford was so clever, so able, so very successful, how could he have left his family, as Uncle Abijah declared he did leave them, with almost no money? And if the other things he had just heard were true—but pshaw, they could not be true! Uncle Bije rated his native town, the town he had always lived in, as a sort of suburb of heaven, and an opportunity presenting even the faint hope of succeeding the late Judge Blodgett as that town's legal adviser would seem to his mind the special dispensation of a kind Providence. The old chap realized that his nephew might not share this conviction and so he was trying to frighten him into it. That was it, of course.

It must be. For if the stories of his mother's economies and sacrifices were true, if they were only half true, what a careless, selfish, blind cub he, Banks Bradford, had been all these years.

Lamp in hand, he tiptoed up the stairs. As he passed the door of Margaret Bradford's room her voice spoke his name.

"Banks," she called.

"Yes, Mother. I hoped you were asleep before this."

"I'm not. Aren't you coming in?"

"No, I guess not. It is late and I'm tired. Good night."

"Banks."

"Now, Mother, go to sleep, please."

"Just one minute, dear. Did—did you have your talk with Uncle Abijah?"

"Yes."

"Did he tell you—"

"He told me a lot of things. I'll tell them to you in the morning. Good night."

"Banks, you're not—oh, my poor boy, I am so sorry!"

"Now, Mother, forget it. I am all right. Don't worry about me. Go to sleep; that's what I am going to do."

He closed the door of his own room before she could say more. He undressed and went to bed, but not to sleep. It was almost daybreak before he succeeded in doing that.

He came down to breakfast a trifle haggard and heavy eyed, but his good morning was cheerful and he announced that he was hungry. Margaret, anxiously watching him, noticed that in spite of this brave declaration he ate very little. She ate even less. He did not mention the conference with his uncle and it was not until the meal was almost over that she broached the subject.

"Banks," she sighed, putting down the spoon with which she had been stirring her untasted coffee, "I just can't wait any longer. You must tell me about it. Please do."

He smiled across the table. "After breakfast," he said.

"We haven't either of us eaten any breakfast. You know it. How could I eat when you— Oh, my boy, you don't blame me too much, do you?"

He threw down his napkin and rose. "Leave the table just as it is, Mother," he ordered. "Come into the sitting room and we'll have it out together. Shall we?"

They went into the sitting room. She took the rocker and he the armchair. They looked at each other. Her fingers were nervously twisting and untwisting in her lap and her gaze was fixed upon his face.

"Banks," she pleaded, "please! Don't keep me waiting any longer. All night I—"

"I know. Well, I had rather a night myself. A fellow who is all set to be handed a bouquet and gets a punch in the eye instead doesn't get over the surprise, not in an hour or two. Especially when he isn't sure whether it was meant to be a real punch or a bluff. Now I'm going to tell you the whole business. This is what happened."

He told of his interview with Captain Abijah, told it

succinctly, without elaboration, but omitting nothing of importance. Margaret would have interrupted at certain points, but he would not let her do so.

"There!" he said in conclusion. "That is what Uncle Bije said to me and what I said to him. I didn't say much; I was pretty dizzy after that first smash. Now I want to say a good deal, and what I want you to do, Mother, is to answer me yes or no. Yes, if it should be yes, and no if it shouldn't. Will you do that?"

"Yes, Banks. But first, do let me say that what your uncle said—oh, so much of it—was only partly true. He made mountains out of molehills."

"Did he? I imagined he did, but I want to be sure. Now, Mother, first of all, is it true that we haven't any money?"

"No, of course it isn't. We're not rich—you know that."

"I'm beginning to think I have never known much of anything. According to Uncle Abijah, you have taken pains that I shouldn't know. How much money have you? How much did father leave?"

Margaret hesitated.

"Come, Mother. You must tell me. We're going through with this, you know. How much?"

"Why—why, not a very great deal, dear. Not as much as most people suppose. There was a time when Silas was —when we all thought he was on the way toward being very well off indeed. Then"—she hesitated once more—"then his firm had heavy losses."

"Yes, so Uncle Bije said. And he died just at that time."

"Yes."

He nodded reflectively. "Mother," he said, "last night when I was lying awake upstairs there, I got to thinking things over and it seemed to me that what I do know about father I learned from Uncle Abijah and Cousin Hettie and the people in town. I tried to remember what you had told

me about him and I couldn't remember much. That seemed queer to me as I thought of it; it seems queer now. Maybe it is my imagination—I did a lot of imagining—but it set me to wondering if there was any reason why you didn't like to talk about father—to me, anyhow. Is there any such reason?"

"No," was the agitated protest. "Oh, no, no, Banks! You mustn't say that. Please don't say it, or think it. Don't! You make me feel—oh, wicked."

"Do I? I don't mean to. It just seemed to me—"

"You imagined it, dear. You mustn't think such things. Your father was—why, the whole town knows what he was. They talk about him still—all the older people. He was one of the most able captains that ever—"

"Yes, yes, I've been told all that a thousand times. Do you suppose I have listened to Cousin Hettie's hymns of praise for twenty years without learning how smart he was? Uncle Abijah was glorifying him last night. It just seemed to me, as I thought it over, that you yourself never told me as much about him as other people have. Look here, Mother, there is no real reason why you haven't, is there?"

"Banks, please don't say such things."

"He was always good to you, wasn't he?"

"He was always a kind, generous husband. I was a very proud girl when I married him. You see, most people thought he was marrying beneath his station. He was a Bradford, and the Bradfords have always been prominent in Ostable County; and besides, even then he was counted a clever, rising man. I was a Banks, and my people, most of them, have been just everyday folks. Perhaps," she added, smiling tremulously, "that may be why I haven't praised him as much as Abijah and Hettie are always doing. I may have been a little jealous, you see. I have heard it said that his marrying me, when we were both so young,

was a mistake on his part. Perhaps I didn't want my son to think of his mother as—as a mistake."

Banks's eyes snapped. "They'd better not call you a mistake while I'm around," he growled. "Well, all right, Mother. It was just my fancy probably. But now about father. I knew about his going to sea when he was fourteen and being a captain when he was twenty-two, and being taken into the firm of Trent, Truman & Bradford before he was thirty. I knew all that. But last night Uncle Bije started to tell me about things I hadn't known. He told me only a little; those selectmen came just as he got started on that part. I wish you would tell me the rest. About those losses the firm had, and—and that sort of thing."

Margaret Bradford was silent for a moment. Her fingers as they lay in her lap were trembling. But her voice, when she spoke, was calm.

"Very well, dear," she said. "I will try and tell you what I know. The firm of Trent & Truman was very successful indeed in the 50's. Then came the Civil War and the privateers, and they lost some ships, just as so many firms did. Business was ever so much better after the War, and when your father was taken into partnership every one thought it a wonderful thing for him. But it wasn't so wonderful. The shipping business—with sailing vessels, I mean—was close to its end, although of course none of us realized it. Freights grew scarcer, the steamers were taking most of them, there was a wreck or two, and—well, there came a time when the firm was in a critical situation. I don't know all the details—Abijah knows them better than I do—but at any rate, your father and his partners were terribly worried; there were notes to be met and all sorts of things like that. Finally Silas decided to take command of one of their ships himself to go to sea again. The vessel was the *Golconda,* and she sailed from New York around

the Horn to San Francisco. She caught fire off the California coast and burned. The officers and crew took to the boats and landed safely. Your father went to San Francisco and a month later he—died there."

"Yes. By accident, something to do with a gun he was handling. Of course, I know that much."

His mother drew a long breath. "It wasn't a gun, it was a pistol," she said. "No one knows exactly how it happened. He was in his room at the hotel, cleaning the pistol or handling it in some way, and it went off. The mate wrote that to Mr. Trent. His body was sent home and—well, that is all, Banks. I have told you this before. I don't talk about it unless I have to. You can understand why, dear."

He nodded absently. "Yes," he said, "I understand that, I guess. But there is a lot I don't understand. Why did father decide to go to sea again; take command of this ship —what was her name?"

"The *Golconda*. Why, to save money for the firm, I suppose. And it was a very important voyage; her cargo was very valuable. Uncle Abijah will tell you all about it, if you ask him."

"I'll ask him sometime. You see, Mother, what still puzzles me is this money business. Trent, Truman & Bradford were in a bad way before this *Golconda* burned. They must have been a lot worse off afterward. She was a total loss, wasn't she?"

His mother hesitated. "Not exactly," she said. "She and the cargo were insured."

"I see. But this is what gets me: Old Benjamin Trent, over at Ostable, was a very rich man when he died; so was Elijah Truman, and his widow is rich now. Oh, well, it doesn't matter much. I remember Uncle Bije did say something about their making fortunes afterward, out West, somehow. But here we are again, just where we started. How much money did father leave you?"

Margaret looked up. Again she tried to smile. "Well," she said slowly, "he left me this house and land and another piece of land in South Denboro. I sold that afterward. And his life was insured for five thousand dollars. Then—oh, there was more than that, of course!"

"How much more?"

"There was his interest in the firm. I got something from that later on. And he had some investments—some railroad stock and some bonds."

"Mother, you are just dodging. What I want to know is just how much money we have had to live on since father died. You must tell me. If you don't Uncle Abijah shall."

Margaret sighed. "I have had an income of about sixteen hundred a year, most of the time. Oh," she added hastily, "it was enough. We have got along. It doesn't cost me much to live here."

He was staring at her, aghast and incredulous. "Sixteen hundred a year!" he gasped. "And with that you have paid my bills at college and in law school and kept this house? Mother, you're crazy!"

She shook her head. "No, no, I'm not," she protested. "What I got for the South Denboro land paid your college bills, or most of them. That was an extra, you know."

"But the law school?"

"Well," she faltered, "I—I have used a little of the principle for that. Not a great deal, but some. You see, dear, you had to have your education. You always wanted to be a lawyer, and I was determined you should be."

His face was flushed. "Had to have my education," he repeated slowly. "And I had it. And you have been starving yourself and—and— My God, Uncle Bije was right. He was right!"

"Oh, no, no, he wasn't! If he told you I was starving, or any such ridiculous thing as that, he ought to be ashamed. Do I look as if I starved?"

"Hush! Let me think this out, if I can. And here I have been sponging on you and taking your money, going to California on a vacation."

"It was to be your last long vacation. I wanted you to remember it always. Don't you see?"

"I see"—bitterly. "Mother, I—oh, how could you? If it hadn't been for Uncle Abijah I suppose you would have let me go on for a year or two more; let me drag you to Boston."

"No, no, Banks, I intended to tell you that I didn't think I could do that."

"But you would have let *me* go."

"I would have let you do anything that was best for you. You are the one interest I have in life and nothing—*nothing* shall stand in your way if I can prevent it. If you are sure that this place in your friend's father's office is your best chance to get on in the world, you must take it. You must, Banks. And you mustn't worry about me. I am capable of taking care of myself, perfectly capable. I am almost sorry I let you talk with Abijah last night. He told you a lot of foolish things, as I was afraid he might."

He was not listening. He was thinking, and now he spoke his thoughts aloud. "I wouldn't have believed it," he vowed. "I wouldn't have believed that a fellow as old as I am could have been such a blind jackass. To think that I have never even suspected; never asked a question. Just taken it for granted that we were comfortably fixed and—and breezed along, while you— Sixteen hundred a year! Good Lord!"

He turned away and began pacing the floor. His mother, anxiously watching him, saw him stop in his stride and look toward the window. She, too, looked.

"Who is it?" she cried hastily. "Is it—oh, I hope it isn't! Now, of all times!"

He groaned. "Your hopes are wasted," he muttered in utter disgust; "it is. Mother, you'll just have to excuse me.

With all I've got on my mind this minute I can't stay here and listen to her chatter. I'm going out."

She lifted a hand. "Please don't, Banks," she begged. "She'll hear you go and she'll suspect that you are running away. And I shall have to answer more questions. Stay a little while."

He was still hesitating when the side door opened. There was a swish of skirts, a brisk step, and Cousin Hettie marched into the sitting room.

Marched is the only fitting word. The progress of Miss Henrietta Bradford was always martial. She was the daughter of Abner Bradford, younger brother of the father of Abijah and Silas Bradford. Uncle Abner earned his first dollar when he was eleven years old; that identical dollar was in his possession when he died. His daughter inherited it and she had it yet. She inherited also the house on the Swamp Road where, except during the fall and winter months, when she rented her upstairs front room to the school-teacher or some other lodger, she lived alone.

She was fifty-eight and a spinster. "Outside of father and Abijah—and poor dear Cousin Silas, of course—I've never seen a man yet I'd give twenty-five cents for," was her scornful declaration. The male population of Denboro was not deeply humiliated by this low estimate. "Show me somethin' Hettie Bradford will give twenty-five cents for," sneered Jotham Gott, during one of the euchre games in Ebenezer Tadgett's back room, "and I'll show you a bargain at seventy-five. And I've generally understood," he added with a grin, "that it took two to make a bargain."

Cousin Hettie marched into the sitting room and, as Margaret had risen from the rocker, she promptly sat down in it. "There!" she exclaimed, with a sigh of satisfaction. "I got here finally. Such a morning as I've had! Don't say a word! My soul!"

The request—or command—was entirely superfluous.

Neither Banks nor his mother had made any attempt to say a word. Margaret was regarding her with an expression of weary resignation which changed, as she caught a glimpse of her son's face, to one of quiet amusement.

"Don't say a word!" repeated Cousin Hettie with even more emphasis. Then, an instant later, "Well? Are you struck dumb, both of you? What on earth's the matter? You haven't opened your mouths since I came in."

Margaret opened hers then. "What is the trouble this time, Hettie?" she asked.

"Trouble! Don't say a word! Is there anything *but* trouble in this vale of tears for most of us? I haven't found much else. You read your Bible, I suppose, Margaret? I hope you do. Of course"—turning toward the other member of the trio—"I don't presume to ask you that, Silie. If half of what I see and hear tell of young folks nowadays is true they don't waste much time on the Scriptures. No, indeed! they want livelier reading than that. I've just read—I had to read it, being on the choosing committee for the library; otherwise than that I never would have soiled my eyesight with such a thing, you'd better believe—I've just finished a novel that was sent in on approval by some book-printing people in New York or Boston or somewhere. And really— Written by a woman 'twas, too, and of all the brazen things she must be! About a man who was married to the wrong one, and there was somebody else, of course, who was the right one. And—but there! sometime when we're alone, Margaret, I'll tell you the rest of it, though I shall be ashamed to. When I'd read the last word of that book, thinks I to myself, 'Well, if—' Eh? you're not going away, are you, Silie? I've just got here and I came partly to see you."

Banks was strongly tempted to reply that her getting there was the reason for his leaving. He did not like Cousin Hettie. He considered her the family pest. She insisted

upon calling him Silie—because Silas had been his father's name and it was his name, too, and he ought to be grateful for it and proud to use it. As a small boy she made him ridiculous in the eyes of his playmates by screaming "Silie! Silie!" at him from the window when he passed her house. Juvenile Denboro promptly changed this appellation to "Silly," and it had cost him several black eyes and many bruises to prevent being tagged with the nickname. His earliest recollections, the disagreeable ones, centered around Cousin Hettie—her preachments about his behavior in Sunday school, about taking care of his clothes, sitting up straight, like a little man, and not gobbling his food at table. At Christmas she gave him "useful" presents. Firecrackers on the Fourth were wicked wastes of money, and dangerous besides.

And, always and forever, she told him what a wonderful man his father had been and how far short of such perfection he was likely to be. If any one could have made him regard his father's memory with detestation instead of pride that one would have been Cousin Hettie Bradford.

"Why, yes," he admitted, not too graciously, "I was going out. At least I was thinking of it."

"What for, this early in the morning?"

"Oh, I—I had errands uptown."

"Whereabouts uptown?"

Margaret came to his rescue. "You said you were in some sort of trouble, didn't you, Hettie?" she suggested.

"Did I? Yes, I guess likely I did. Well, as I started to say in the beginning before you two put me off, if you read your Bible, as I hope and trust you do, you'll remember it tells us that man born of woman is of few days and full of trouble. It doesn't tell us that woman is fuller. Didn't think 'twas necessary, I presume likely; anybody—every woman, anyhow—knows that without being told. . . . I'm

not going to have my new sitting-room stove put up after all."

"You're not? Why, I thought you had bought it already."

"So I had. For mercy sakes, Silie, come back here and sit down! You make me nervous. Those errands of yours can wait a minute or two, can't they?"

The errands being purely fictitious, Banks had no satisfactory answer ready. He sat, though with reluctance, and in a chair close by the kitchen door. Cousin Hettie went on.

"No," she declared, "I've decided not to put that stove up yet awhile. For much as a year I've been looking forward to buying it and setting it up and enjoying my *Item* and my library books in comfort, cold winter nights. The old air-tight I've got there now is the one father bought years and years before he died, and it leaks smoke all around the pipe and the grate keeps falling down and—and I don't know what all. I've had it fixed and fixed and fixed, but the last time Zenas Hubbard came to look at it he said, 'Hettie,' he said, 'fixing that stove again would be like putting iron hoops on a cracked wooden leg; 'twould cost more than to buy a new one and would be a waste of time besides.' So finally I went in and saw Ebenezer Tadgett and he had a real nice second-hand gas burner, and after considerable beating down—you never want to pay that man his first price for anything—I bought it. And now I can't put it up after all. Do you wonder I'm sick and disgusted?"

It was evident that she expected her hearers to say something, so Margaret said it was too bad. Banks was silent. His thoughts were far away from air-tights and gas burners and his glance wandered toward the kitchen door.

"I should say 'twas," agreed Cousin Hettie. "And it's all on account of that Mr. Payson, the high-school principal. He's had my upstairs front room for a year now and he's takin' it again for this coming winter. It's a real nice com-

fortable room; my own father passed through his last sickness in it, as you know, Margaret, and that shows what sort of room it is, for nobody on earth was more particular about his comfort than father was. Mr. Payson rented it all last winter and never complained about it and—well, it just goes to show you can't be too careful about keeping your affairs to yourself. Last night I happened to tell him I'd bought the new gas burner, and what do you think he said? Said that was nice, because now I could put the old air-tight up in his room. The Franklin grate that's there now, he said, was no good—those were the words he used, no good—and most of the evenings last winter he had to go to bed to keep warm. Did you ever in your born days!"

Mrs. Bradford said she never did. There was a twinkle in her eye as she glanced at her son. He did not notice the twinkle; his chair had been hitched perceptibly nearer the door.

"I *guess* you never did!" agreed Cousin Hettie. "Well, you can imagine I didn't sleep much after I had that said to me. I just laid awake thinking and thinking, and I came to the conclusion there was only one thing to be done—I must do without my new stove for this winter. Perhaps Ebenezer Tadgett will take it back—I don't know, but anyhow, I must do without it and get along best I can with the old air-tight."

Margaret looked puzzled. "But why?" she asked.

"Why? I should think it was plain enough why. That air-tight can't be fixed for less than seven dollars. Zenas Hubbard named seven and a half as his figure, and it can't be used at all unless it is fixed. If I wouldn't have it fixed for myself, is it likely I'll do it for that Payson man—and pay for a new stove besides? I shall tell him I've decided I can't afford the new gas burner, and that I'll get along with the air-tight and he must get along with the Franklin. It's a shame, but that is how it always is. I'm a lone woman and every man in this town knows it and would take ad-

vantage of me, if I was soft-minded enough to let 'em. But you can't imagine how disappointed I am about that gas burner. It is such a nice stove, and hardly worn at all. Why, the hot-water urn on top isn't even cracked."

She was out of breath by this time, and she finished the recital of her grievances with a groan and a shake of the head.

"Well, there," she added a moment later. "That's all of that, I guess. I just had to come and tell you about it. It's a dreadful thing to be alone in the world and have to do your own planning and figuring and—and all like that. You can be thankful you had such a husband as you did have, Margaret Bradford, even though an all-wise and seeing power took him away from you. If Silie here only turns out to be half as— Oh, that reminds me! It was what I came here to talk about, mainly. Silie, what in the world were you and your Uncle 'Bijah up to last night?"

Banks, started out of his reverie by this unexpected question, stared at her. "Up to?" he repeated.

"Why, yes. I've been told that you and he were shut up together in his room at the hotel for much as an hour. That's the story; perhaps it isn't true."

Banks said nothing. If Miss Bradford was expecting him to ask the name of her informant she was disappointed. He opened his lips as if to speak, then frowned and closed them tightly. He and his mother exchanged looks. Cousin Hettie went on:

"Of course," she said, with a toss of the head, "it isn't any of my affairs. I was a little surprised to hear it, that's all. Considering that so far, since you came back home, you haven't as much as dropped in to say howdydo to any of your relations, I— Ah, hum! never mind. It will be my turn some day perhaps. When your father got home from a voyage one of the first things he always did was to run right around to my house. But times change, and manners change

with 'em, I suppose. It's all right. I'm not jealous; I haven't got a jealous disposition, I'm thankful to say."

"It wasn't a social call, Hettie," Margaret explained. "Banks and his uncle talked over a business matter, that's all."

"Business matter? Dear me! That sounds terribly important."

Banks put in a word. "It was important," he said curtly.

"I want to know! What sort of business did you talk about?"

"Oh—well, the law business."

"Law business! Goodness gracious! Nobody in our family is going to law, is there?"

"Yes; I am."

It was a perfectly innocent if not very illuminating reply, but it had a curious effect. Miss Bradford caught her breath and leaned forward in her chair.

"You are!" she repeated sharply. "*You* are? What's all this? What has Abijah Bradford been saying to you? Has he— What are you talking about? Come! I want to know."

Banks and his mother gazed at her in amazement. Her hands were clenched and her tone was shrill and insistent.

"Why, Hettie!" protested Margaret. "What—"

"I want to know what is going on behind my back. That's what I want to know."

"There, there!" It was Banks who interrupted. "Hush, Mother, I'll tell her; it isn't any secret. Nothing is going on behind your back, Cousin Hettie. Uncle Bije and I were talking over plans for my practicing law. I'm a lawyer now, and the important question is where I shall begin to practice, or try to. That's all. There is no conspiracy, and nothing for you to get excited about, so far as I can see."

Cousin Hettie's odd and, to Margaret and her son, inexplicable agitation, suspicion—whatever it might be—was ap-

parently not yet entirely allayed. She regarded her young relative steadily for a long instant. Then she turned to Margaret and looked at her.

"Humph!" she mused. Then addressing Banks, "So that's all 'twas, eh? Just about you practicing law? You're sure there was nothing else?"

"Of course I'm sure," he said impatiently. "What else could there be? No one is trying to put anything over on you, if that's what you're afraid of."

Miss Bradford's thin bosom rose and fell with a long sigh, apparently of relief. "Well, all right," she said. "Only—well, it does seem kind of funny that I never heard a word about all this planning, or whatever 'twas, that's been going on between you and Abijah. I'm a Bradford as much as the rest of you, or I always supposed I was. Why didn't I know?"

"Oh, because nobody knew it. I didn't know myself, until last evening, that Uncle Bije had any plans for me. Mother, I'm going now."

He rose, but Cousin Hettie lifted a hand. She was smiling now, after a fashion. "Oh, dear!" she groaned. "Dear, deary me! You both think I'm queer in the head, I guess. I don't wonder. It's my poor nerves. Doctor Brand keeps dosing 'em and fussing with 'em but they don't get any better and I'm about resigned to it. It takes next to nothing to get me all upset, and if one thing is surer to do it than anything else it's the very name of a lawsuit. Ever since that Baker man sued father for not paying for that cow he never bought and I had to stand up over in that Ostable court and testify before everybody, I— Oh, dear! I'm sorry if I scared you. I'm all right now. . . . Yes, yes, Silie, of course I know you're a lawyer, a real lawyer, and it makes me proud to think of it. But it's so hard to realize that you're a grown-up man and—and all like that. . . . So you and Abijah were making plans together? That's awfully

interesting. What did you decide? Do sit down again and tell me all about it, that's a nice boy."

But the nice boy refused to sit. "We didn't decide anything," he replied. "When anything is decided you shall know about it; so will every one else. Mother, I'm going out. I may be back at dinner time or I may not. I'll be all right, wherever I am, so don't fret."

"But Banks, where are you going?"

"I don't know exactly. Just out around—somewhere by myself. See you later. Good morning, Cousin Hettie."

He walked to the hatrack in the entry. Miss Bradford called after him to say that if he were going uptown she was going that way herself in a minute or two. Apparently he did not hear her, for the outer door closed behind him.

CHAPTER III

AT two o'clock that afternoon Mr. Ebenezer Tadgett, in what he called the "other back room" of his place of business on Main Street, was kneeling before a battered piece of furniture and humming a tune. The other back room in Mr. Tadgett's shop must not be confused with the back room; they were separate and quite individual apartments. The back room was small; the other back room was of good size.

The former was Mr. Tadgett's office. His flat-topped desk and desk chair were there; also a table, two other chairs and a small and ancient iron safe. Ebenezer had bought the safe of its former owner several years before, but at the time of its purchase the key could not be found, nor had it been found since. When asked, Mr. Tadgett was accustomed to say that he had been meaning to fit another key to that safe, but that he hadn't got round to it yet. Consequently, the safe was never locked.

The desk—it, too, like every other article of furniture on the premises, was secondhand—was heaped high with papers piled higgledy-piggledy, except for a small space in the center where the papers were pushed back to leave room for an inkstand, a pen or two and a can of smoking tobacco. The chairs were of different patterns, one of them mended with cod line. The table was of the "tip up" variety and it was upon it that Ebenezer and Jotham Gott and Eliab Gibbons played cutthroat euchre at their regular Wednesday afternoon sessions.

The back room opened from the shop itself, and the shop was crammed with merchandise in various stages of dilapidation—chairs, tables, glassware, trunks, sea chests, lamps, dory

anchors, pictures, books, rowlocks, clocks, garden tools, whatnots, crockery, oars, household and nautical discards of all sorts. When a Denboro citizen, male or female, desired to get rid of something which had outgrown use or fashion the invariable custom was to find out what Tadgett would give for it. If he would give nothing for it it was burned or thrown away. A thing he would not buy at some price was worthless indeed.

The other back room was at the rear of the back room. Its two windows looked out upon the back yard; across that yard was the garden gate of the Tadgett cottage, which faced on Mill Road. In the other back room Ebenezer kept his treasures. If you liked fine old things—really liked them and understood them, and showed that you liked and understood them—you might be admitted to that room. The craze for antiques was young yet, but Mr. Tadgett, although far from young, was a sufferer from it. He sold what he called junk to any one, but in order to get him to part with, or even to exhibit a really fine piece the would-be purchaser must possess tact and prove knowledge. Making believe helped very little. "It don't take me very long to spot a fake," boasted Ebenezer, "whether it's dressed up in mahogany or diamonds."

He spent a great deal of his spare time in the other back room, doing what he called resurrecting. He was resurrecting now. He was kneeling before a small drop-leaf table and scraping carefully at one of its edges with a sharp knife. The table was of a pleasing shape, but it was scarred and dented and had at some period of its existence been painted a hideous blue green. The edge from which Mr. Tadgett was so carefully scraping the green paint was beginning to show dully brown, and this brown surface was bisected with a line of lighter wood.

Ebenezer paused in his labor, sat back upon his heels, inspected the space he had just scraped, and smiled appar-

ently with satisfaction. The tune he was humming grew louder, acquired words and became the verse of a song:

"Stick to your mother, Tom,
When I am gone,
Don't let her worry, lad,
Don't let her mourn.
Remember how she watched you
When I was far away—"

The singing stopped, for the bell attached to the Main Street door to the shop jingled, announcing the entrance of a visitor. Mr. Tadgett reluctantly laid the scraping knife on the floor and turned his head to listen. Then he slowly and stiffly rose from his knees to his feet.

"Stick to your mother
When her hair turns gray,"

he finished deliberately. Then he dusted his hands on his trousers and strolled into the shop.

The person standing there was a young man. Ebenezer, blinking behind cloudy spectacles, did not at first recognize him. "Yes, sir," he observed cheerfully.

"Mr. Tadgett, is it?"

"The same. Yes, sir."

"My name is Bradford."

"Eh? Bradford? Oh! Yes, yes, of course."

It was the young fellow who had passed the shop the previous afternoon; Jotham Gott had called him "Margaret Bradford's boy." Any long-time resident of Denboro would have recognized him. Ebenezer Tadgett was a comparative newcomer, having migrated from South Harniss only three years before.

"Bradford," repeated Ebenezer. "Oh, yes, yes. Well,

it's a good seasonable day for this time of year, Mr. Bradford."

Banks Bradford agreed that it was. Then he said, "Mr. Tadgett, I noticed that card in your window."

"Did, eh? Well, that's comfortin'. I kind of hoped somebody might notice one of 'em sometime. Which one did you notice?" It was a fair question, for there were no less than seven lettered bits of cardboard hanging in the shop windows.

"The one about the rooms to let in the post-office block; Judge Blodgett's law offices, they used to be. That one."

"O-oh!" Mr. Tadgett shook his head. "Too bad, too bad," he added mournfully.

"Too bad?"

"Yes, sort of too bad, in a way. I had hoped 'twas the one about that secondhand mackerel sieve I've got for sale. I'd like to get rid of that seine. It takes up consider'ble space and it don't smell like lemon verbena, neither. . . . But I have got the key to Judge Blodgett's rooms. Like to look at 'em, would you?"

"Why," said the other with an apologetic smile, "I have looked at one of them already."

Ebenezer stared at him. Then he took a bunch of keys from his pocket and stared at that. "Humph!" he grunted. "You must have eyes like a pair of gimlets. Or did you peek through the window?"

"No, I went into the building, just to see where the rooms were located, you know, and the door of the back room was open."

Mr. Tadgett regarded the bunch of keys thoughtfully. "Humph!" he grunted once more. "I'd have swore I locked that door yesterday forenoon, when Cap'n Bije Bradford and me went over to look at them rooms."

"Yes. Well, you see the key had been turned, but the door wasn't shut tight."

Ebenezer nodded several times; then he put the keys in his pocket. "I do see," he observed. "Yes, yes, I see. Well, I promised when they put those rooms in my care that I wouldn't forget to keep 'em locked up; but I don't remember promisin' to shut the doors afore I locked 'em. Half a loaf is better than no bread; they can't expect too much for three dollars a week, now can they? . . . So you looked the premises over on your own hook, eh?"

"I looked at one room, the smaller one."

"Sho, that one isn't for rent—not exactly. Cap'n Abijah Bradford has took a sort of what he calls option on that room for a week or so."

"Yes, I know. He told me. He thinks it will make a good office for me. I am his nephew."

"Eh? . . . Why, yes, so you are. Yes, yes. . . . Humph! That makes you Hettie Bradford's nephew, too, don't it?"

"No"—promptly. "She is my cousin, that's all."

"Cousin, eh? First or second?"

"Why, second or third, I guess, if that makes any difference."

Again Tadgett nodded. "'Twould to me," he said with emphasis. "However, that's neither here nor yonder, as the feller said. Well, Mr. Bradford, what about them rooms? You've seen 'em and Cap'n Bije has seen 'em. Cal'latin' to take up the option on the one in back, are you?"

Banks hesitated. "I don't know whether I can do that or not. You and my uncle have discussed rent, I suppose?"

"Yes."

"Would it be all right to ask what the rent of that back room, the smallest one is?"

Ebenezer rubbed his chin. "Why, it would be all right to ask," he observed.

"I see. Well, that matter is between you and Uncle Abijah, of course. I beg your pardon."

"Sho, sho! Nothin' to beg about. And considerin' who

you are, I don't see why I shouldn't tell you the figure. That room can be hired by Cap'n Bije, or anybody he stands responsible for, for twelve dollars."

"Twelve dollars—a week?"

"Week! Good Lord, no! Twelve dollars a month."

The young man looked tremendously relieved. "Why, that's awfully cheap, isn't it!" he exclaimed.

"It would be cheap for a yoke of oxen, or a sealskin cape, but for that room it's a plenty. However, it's what Nathan Blodgett told me was the lowest I could sublet it for. Goin' to take it?"

A long breath, then a nod. "Yes, I am," said Banks Bradford. Then he added, "And now, Mr. Tadgett, there is something else. I suppose I shall have to have a little furniture."

"Well, it is a pretty general habit to have a little, that's a fact."

"Yes. I must have a desk and—and a chair or two."

"Two's more convenient; unless you're cal'latin' to play solitaire."

"I thought perhaps I might try to find what I want here in your place." He looked about the huddled mass of odds and ends in the shop.

The proprietor of the shop looked also. "Uh-hum," he drawled. "You never can tell till you do try. I'm willin' to guarantee you can find what you *don't* want; I make it a p'int to keep a good-sized stock of that on hand. But let's have a look. Desk first, eh? Humph! Now there's somethin'." He pointed to an ancient ruin, half hidden by a roll of musty rag carpet.

Banks pulled aside the carpet. "Is that a desk?" he asked dubiously.

"The folks I bought it of seemed sartin 'twas one once. . . . Humph! Well, there ought to be more somewheres."

There were several more, varying from a huge ugly walnut

secretary to pine tables with drawers missing or minus a leg. As the search proceeded Banks Bradford's expression grew more and more gloomy.

"Are these all you have, Mr. Tadgett?" he asked. "Just these here?"

"Just about. . . . Eh? What's the matter?"

The door of the other back room was open and Banks was standing on its threshold looking in. "Why, there is a desk," he exclaimed—"that one in there."

Ebenezer peered over his shoulder. "Yes," he admitted. "That's a desk, of a kind. It's about as seedy, though, as the one I showed you first."

"Yes, but it is such a corking shape."

"Think so, do you?"

"You bet!" said Banks enthusiastically. "May I go in and look at it?"

"Yes, if you want to. It ain't for sale, though."

His visitor did not appear to have heard the last sentence. He was standing before the desk, regarding it with rapt interest. It was a small four-legged affair; a flat top covered with ragged faded felt; a drawer beneath, with an ancient copper handle hanging by one rivet; a low rack of pigeonholes and tiny drawers, before which sliding ribbed partitions were partially drawn. It had been painted a hideous shiny black, but most of the shine had disappeared and the paint itself was peeling in patches.

"Some derelict, ain't it?" observed Tadgett, standing by the Bradford elbow. " 'Bout ready for the kindlin' pile, eh?"

Banks did not answer. He bent forward and pulled gently at a tiny brass knob. One of the ribbed partitions slid farther across the rows of pigeonholes.

"A tambour desk!" he cried enthusiastically. "And look at those legs! And that handle! Why, it's the original handle—with the eagle and the thirteen stars. Yes, sir, it is!

. . . Lord, what a pity the other one is lost! But perhaps it isn't lost. Have you got it, Mr. Tadgett?"

Ebenezer pulled open a drawer. The second handle was within. "Don't suppose it's hardly wuth while puttin' it on," he said. "A wreck like that must be pretty nigh past salvage, wouldn't you say?"

Bradford turned on him. "What are you talking about!" he cried. "It's a peach of a thing. I haven't seen so good a one for ever so long."

"Well, well! You don't tell me! So you like it, do you?"

"Like it! Who could help liking it?"

"Lots of folks, and without no trouble at all. Your Cousin Henrietta, now, she see it yesterday and what she said about it was pretty discouragin'. I told her the old codger I traded with for it had it out in the barn to keep seed potatoes in, and she said he couldn't have set much store by the potatoes."

"No? Well, Cousin Hettie is—"

"Yes? . . . What did you say she was?"

"She is Cousin Hettie."

"Um-hum; maybe that's enough. She did offer to take it off my hands, though. If I'd take back a gas-burner stove I sold her last month, she'd agree to take that old desk as a dollar's worth of part pay."

"She didn't really!"

"She did. I was the one that didn't. But I'm kind of surprised you like that desk—all painted up in mournin' so."

"That paint doesn't amount to anything. I'll bet if you scraped that paint off you'd find— What are you smiling at?"

By way of answer Mr. Tadgett pulled the desk from the wall. For six inches along the top at the back a space had been scraped clean of paint.

"Mahogany!" cried Banks Bradford. "I knew it. And look at that grain!"

"Good old San Domingo. You can't always tell what's underneath paint, on women or furniture. For instance, look at that table behind you. I'm resurrectin' it now."

Banks turned, saw the table and hastened to examine it. His enthusiastic exclamations seemed to please Ebenezer Tadgett extremely.

"There's a crippled highboy over in the corner," he said. "Cap'n Seth Lamon see it a spell ago and wanted to know if I picked it up on the beach when that schooner loaded with junk came ashore."

The highboy—it was a cripple—was examined and highly praised. Bradford looked about the other back room.

"Look at that chair—and that lamp," he cried, pointing. "This place is full of wonderful stuff. Why do you keep it all shut up in here?"

Ebenezer closed one eye, opened it, and closed the other. "We-ll," he drawled, "if you keep the wrecks out of sight the reg'lar customers—them that buy the bargains in the front room—have more confidence in your judgment. . . . See here, you seem to know consider'ble about old things—good things. And you ain't by no means an antique yourself. How did you catch the disease? Wasn't born with it, was you?"

"I don't know," replied the other with a laugh. "I have it, I'm sure of that. I have a friend whose family are—sort of collectors, you know, and every time I visit their house I have an acute attack. I've got one now, and you are responsible, Mr. Tadgett."

"Sho, sho! Well, I suppose I'd ought to try and cure you, if I can."

"You needn't mind; I don't want to be cured. Gee, Mr. Tadgett, you've got some fine stuff! I suppose there is a lot more I haven't seen."

"Well, there's some. That's the only tambour desk, though."

"Of course"—this with a sigh and a longing look at the tambour desk. "And that would be too expensive for me, even if it was for sale. And you said it wasn't."

"Did I? Well, it ain't for sale to your Cousin Henrietta, that's a fact."

"I should say not; nor to any one else who didn't appreciate it, I hope. I musn't take any more of your time, Mr. Tadgett. You were working on that table when I interrupted you, I suppose."

"Yes, I was."

Bradford turned to go. Then he paused. "Would you mind if I stayed and watched you work a little while?" he asked. "I'd like to. I don't know what there is about old furniture and—and glass and all that, but there must be something. It gets me, that's all I can say."

For the first time during their interview Ebenezer Tadgett showed genuine enthusiasm. He slapped his knee. "That's it!" he vowed heartily. "That's what it does, it gets you. It got me more'n twenty years ago and it's got me for keeps now. Maybe it's the things themselves—maybe it's because each one of 'em is a sort of storybook, you know, and you get to wonderin' who made it in the fust place, and whose houses it had been in, and what it's seen, if it could see, and the like of that. I'd give more for one old bureau that had the right stuff in it and was made by a feller that knew how and cared, you understand, than I would for all the new factory-built stuff there is in Boston this minute."

He picked up his scraping knife and turned to the drop-leaf table. "Set down," he ordered. "Haul up one of them chairs over there and set down. I'd like to have you, Banks. Banks is your first name, ain't it?"

"Yes."

"Sartin. Sit right down, Banks. You just let me scratch away here for a spell, and by and by maybe we'll see what we can do about locatin' a desk and a couple of chairs for you.

Oh, not out yonder"—with a contemptuous wave toward the front shop; "in here, amongst the storybooks. . . . That's it —comfortable, be you? Good! Well, there! I've preached my sermon. In a couple of minutes, unless this service is different from most of mine, I'll be liable to start in on a hymn. Know anything about music, do you?"

"Not much."

"That's good. Then you'll appreciate my singin'."

He bent over the table and resumed his resurrecting. A few minutes later, in exact accordance with his prophecy, he broke into song.

"The volley was fired at sunrise,
Just at the break of day.
And while its echo lingered
A soul had passed away—

"Humph! That's a nice line of holly inlay comin' out now. See it? Oh, I was pretty sartin 'twas there: I've run acrost this kind of table afore.

"Into the arms of its Maker
There to meet its fate.
A tear, a sigh, a sad good-by;
The pardon came too late!"

Just before suppertime that evening Capt. Abijah Bradford threw open the side door of his sister-in-law's house on Mill Hill and strode through the sitting room and dining room into the kitchen. Margaret Bradford was busy at the cook-stove.

"Why, hello, Bije!" she said. "Going to have supper with us, are you?"

Captain Abijah snorted. "No," he declared. "I'm too mad to eat. Where's that durned boy of yours?"

"Banks?"

"He's the only boy you've got, ain't he? And enough, too —of the kind. Where is he?"

"Upstairs in his room, writing a letter, I believe."

"Call him down here. I want him." Margaret opened the oven door and peeped inside. "Call him yourself, Bije," she said calmly. "I'm busy."

Her brother-in-law's red face grew redder, but as Mrs. Bradford seemed to consider the matter settled he yielded. Striding back to the foot of the stairs leading from the sitting room, he roared his nephew's name. "Banks?" he hailed. "You up aloft there, are you?"

"Yes. Is that you, Uncle Bije?"

"Sounds like me, doesn't it?"

"Yes, sir, very much."

It certainly did, but the captain was a trifle taken aback, nevertheless. "Well, come down this minute," he commanded. "I want to see you."

Banks descended promptly. His uncle met him in the sitting room.

"Look here," he demanded, "what's this I've just heard about you?"

"I don't know, I'm sure."

"I guess you can guess, if you don't know. You spent considerable time with Ebenezer Tadgett this afternoon, I understand."

"Yes sir, I did."

"But that's all I understand about it. Accordin' to Tadgett, you told him you'd take that back office of Judge Blodgett's."

"He told me that you had a week's option on it and I told him the option was taken on my behalf. That is what you told me yourself last night, Uncle Abijah."

"Humph! Yes, it was. But look here, boy, does this

mean that you have decided to give up your Boston scheme and stay here for good?"

"Yes, sir."

"Stay here and do your lawyerin' in Denboro, same as I told you you'd ought to do?"

"Yes, sir."

Captain Bradford shook his head. It was evident that he was gratified, also that he was surprised and puzzled. "Well," he admitted, "I'm glad to know you've got that much common sense in your manifest. Changed your mind some in twenty-four hours, haven't you?"

"Yes, sir."

"Why?"

"I have been thinking, as you asked me to."

"Is that so! Did you do the thinkin' for yourself, or did your mother do it for you?"

Margaret would have spoken but her son spoke first.

"I thought a good deal last night after I left you," he replied sharply. "This morning I asked mother a lot of questions. Then I walked up and down the beach for two or three hours, thinking again. Then I went in and looked at the room you had picked out for me. After that I called on Mr. Tadgett."

"So I heard. Why didn't you call on me? As I recollect, you were to see me as soon as you'd thought this business through."

"I did call on you, but you were out and Mr. Bassett said you told him you probably wouldn't be back before five."

This was true, and the captain's guns were spiked for the moment. But only for a moment. "Well, all right," he growled. "Nobody's neck would have been broken if you'd waited till five—but that's only part of it. Here's the main thing. Tadgett says you and he picked out furniture for that room and that you went ahead and bought it. Considerin' that I'll be expected to pay for that furniture it

seems to me I might have some say in the buyin'. What's your answer to that?"

Banks' answer was very prompt. "Mr. Tadgett didn't tell you that you were expected to pay for it," he said.

"How do you know he didn't? And what difference does that make? Who will pay for it, if I don't? Your mother? No, she won't. She can't afford it, for one reason; and for another, I won't let her."

"It is paid for already. I paid for it myself."

Uncle Abijah was speechless. He turned to look at his sister-in-law. She was smiling. The captain swung back to glare at his nephew. "You paid for it?" he repeated. "With whose money?"

"My own. I had a little, about a hundred and twenty dollars. Some of it I saved from my allowance; of course that part was mother's really. The rest I earned this summer while I was out West. I looked up some legal records and things—oh, they didn't amount to much— for Mr. Davidson, my college friend's uncle. He was going to have his lawyer do it, but I told him I believed I could, so he let me try. I wouldn't let him pay me, but he insisted on giving me seventy-five dollars for what he called my traveling expenses. I meant to send it back to him, but—well, this morning I decided to keep it. I paid for the desk and table and two chairs I bought of Mr. Tadgett."

Captain Abijah stared. Then once more he turned to Mrs. Bradford. "Margaret," he demanded, "did you know about this?"

"No, Abijah; not until a little while ago, when Banks came home. Then he told me what he had done."

Banks himself broke in here. "Nobody knew about it, Uncle Bije," he said. "I thought it out for myself and I did it. I've rented the room in the post-office building and I've paid the first month's rent in advance. You may have to lend me enough to pay the second; I hope you won't,

but you may. And mother, I suppose, will have to board and lodge me gratis for a while. I'm ever so much obliged for your kindness and your interest and your telling me the truth about things. I only wish you had told me sooner. Well, I know now. I've given up my Boston plan; I'm going to try my luck here at home. And," he ended very earnestly, "I'm going to get along just as fast as I can, and as much on my own hook as I can. You can depend on that, both of you."

Captain Bradford did stay for supper, after all. On his way home he dropped in—it was a sort of duty visit he paid once a week—on Cousin Hettie at her home on the Swamp Road. He told her of their young relative's plans for a career as an attorney in Denboro. Cousin Hettie was tremendously interested but somewhat spiteful.

"So that's what you and he talked about, Abijah," she observed. "Why you hid it from me all this time is your own affairs, I suppose, and I don't complain; I'm used to being pushed into a corner. When poor dear Silas was alive he always—"

"Oh, bosh! Nobody's shoved you into a corner. They'd have a lively time keepin' you there, if they did! And speakin' of Silas, I'm beginnin' to believe that boy of his won't make us so everlastin' ashamed of him as I was afraid he might. Margaret's done her best to spoil him, of course—"

"Certainly she has. Did you expect anything else from one of her family? Oh, dear, why a Bradford, and the very best of the Bradfords except dear father—oh, yes, and you and me, Abijah—why Silas ever married so beneath him I can't see. And never could. But the best of us have our weak spots. I presume likely I've got some of my own, if I knew what they were."

Abijah, at that moment, looked as if he were tempted to enlighten her. He resisted the temptation, however.

"Well, anyhow," he said with decision, "I'm easier about that young fellow than I have been before since his father died. I can look his portrait—Silas', I mean—in the eye to-night and feel better. The boy may never be as smart a man as his father—"

"Nobody could be that."

"Probably not. But he's beginnin' to show signs that he is a man, and that's somethin'. I tell you this, Hettie—no matter how much Banks there is in him there's some Bradford along with it."

CHAPTER IV

THE following day the rear room of what had been the Blodgett suite of offices in the post-office building was scrubbed and swept. Eliab Gibbons did the scrubbing and sweeping. Mr. Gibbons was regularly employed for three days of the week about the grounds of the Truman estate on the Old Ostable Road, but during the other three working days he was open to engagement for odd jobs. He was a close friend of Ebenezer Tadgett, and it was the latter who summoned him for this particular job. Banks Bradford, watching the cleaning process, suggested that washing the windows might be an improvement.

Eliab regarded the windows with languid interest. "I don't know but you're right!" he drawled thoughtfully. "You could see out of 'em better, I suppose, if some of the crust was rubbed off."

So the crust was rubbed off and the little room became much lighter in consequence. The furniture purchased of Mr. Tadgett was carried in and, after thought and several changes, finally placed. The desk—Ebenezer had unearthed it in a forgotten corner of his other back room—was a walnut affair, old and rather shabby, but solid, roomy and convenient enough.

"'Tain't the tambour, by no means," said Tadgett, "but maybe you can make out with it for a spell. And you can have it for fourteen dollars, if you think that's fair enough."

Banks thought it altogether too fair, and said so. "Why, that's a ridiculous price, Mr. Tadgett," he protested. "You can't be making a cent on it."

"Yes, I am. I took it in trade from Heman Bearse, over to the Neck. Swapped a chair and a clam hoe and an old

pair of steelyards for it. Oh, yes—and he was to give me a dollar to boot. When he does, or *if* he does, I'll have made money afore you come in on the dicker at all, Banks. You scratch along with it now, and maybe by and by, when you get prosperous, we'll make another trade for the tambour, eh?"

Bradford shook his head. "That tambour desk will have gone long before that happens," he said.

"Maybe not. I ain't in any hurry to sell it. Want to fix it all up first and then keep it for a spell to look at and—er—gloat over, you might say."

Uncle Abijah came in while the furniture was being placed. He suggested the need of another chair and a few shelves. "You might possibly have more than one client at a time, boy," he said with a grin. "Probably not at first, but later on. And you'll want a shelf or two to put your law books on. Got some law books of your own, I presume likely?"

"Yes, sir. A few."

"Well, stack 'em up around. You ought to look like an able seaman even if you are a green hand. Tadgett and I will paw over his scrap pile together and see if we can't find a little more stuff to help you out. Oh, I'll take care of the cost. You can pay me back after you win your first case for the New York, New Haven and Hartford Railroad. Anyhow, I'd like to feel I'd given one shove to help get your craft off the ways."

He gave several such shoves. One was to commission Jacob Shell, the local boat and wagon painter, to letter the glass door of his nephew's office. "S. B. Bradford, Attorney at Law," was the result of Mr. Shell's labors. The new attorney would have preferred "Banks" to the "S. B.," but as long as his uncle had paid for the lettering he felt that he should not criticize.

Cousin Hettie, when she saw it, did the criticizing for him. "If I was a young man with an honored name such as you've

got," she vowed, "I wouldn't miss a chance to put it up where folks could see it. *I'd* have had 'Silas Bradford' there; but if you must have something in the middle, why not 'Silas Banks Bradford'? I don't believe Mr. Shell would have charged one cent more, and you might as well have got your money's worth."

Another contribution of Captain Abijah's was delivered a week later. The captain came into the office bearing a large flat parcel. He ripped off the wrapping paper and exhibited a framed photograph of the crayon-enlarged portrait of Capt. Silas Bradford, copies of which hung in the Bradford sitting room and on his own wall at the Malabar.

"We'll rig that right up over yonder opposite your desk, Banks," he announced. "Every time you lift up your head you'll see it. It'll be a kind of channel light for you. Keep your eye on that father of yours, boy, and you won't be liable to get far off the course."

Margaret Bradford, of course, was among the very first to inspect the new office. Her son would have liked her to come every day.

"It's going to be lonesome enough here for a while, Mother," he said. "Do run in any time you are out and cheer me up."

"I'll come sometimes, Banks, but not too often. I don't want Hettie and Abijah—no, nor any one else—to have an excuse for saying I'm trying to keep you tied to my apron strings. When you come home for dinner and at night you must tell me everything that has happened, every single thing. Be sure you do, for"—with a little smile—"I shouldn't wonder if I were as interested in all this as you are."

When he told her of his uncle's gift of the portrait and the accompanying counsel to keep his eye on it, she seemed about to speak.

"Yes?" he asked, as she hesitated.

"It was very thoughtful of Abijah," was her only comment.

Banks laughed. "Uncle Bije apparently doesn't think I can be trusted unless there is another Bradford to keep watch over me," he observed. "If I could afford it I'd have your portrait there, too, Mother. Maybe I will some day."

She shook her head. "I'm afraid my picture wouldn't bring you many clients—in Denboro," she said.

Her son did not press the point. He remembered her confession during their conversation the morning following his fateful interview with Captain Abijah. She really was a little jealous of his father, he decided. That was silly, but natural, too, everything considered. He had a number of snapshots of her which he had taken from time to time. One of these he had framed and placed it on his desk.

On the occasion of her second call at the office he showed it to her. She laughed and made fun of her appearance in the photograph, "with that old dress on and my hair every which way." But he could see that she was pleased, nevertheless.

And now began the weary days, the long discouraging days of sitting alone in the little room overlooking the back yards of the shops on the first floor of the post-office building, waiting for clients who did not come. He read diligently in law books of his own and others which had belonged to Judge Blodgett and which his uncle had purchased for him at bargain prices. Between readings he looked out of the windows.

At first, every step in the corridor outside his door caused his hopes to rise; but as they almost invariably passed the door or, when they did pause and the door opened, proved to be the steps of Captain Abijah or Cousin Hettie or Ebenezer Tadgett, or Eliab Gibbons in quest of another odd job, he ceased to regard them. There might be, as Uncle Bije had declared, plenty of work for a lawyer in Denboro,

but it was increasingly obvious that that work was not brought to S. B. Bradford, Attorney at Law.

Captain Abijah counseled patience. "It's the first days of the voyage that's always longest," he said. By way of encouragement he entrusted his nephew with the drawing of a deed to a woodlot which he had sold to a neighbor. Banks got through this ordeal without mistake; and the captain, who had been obviously nervous, seemed much relieved and gratified. "Eben Caldwell, who owns the hardware and general store at the other corner," he said, "was talkin' with me about some old accounts he'd had on his books for a long spell. Said he didn't know's he wouldn't give 'em to a lawyer to try and collect. Seein' as you've handled this deed of mine all right, maybe I'll suggest his trustin' 'em to you. Think you could manage 'em without snarlin'? I wouldn't want you to run aground and get me in bad with Eben."

Banks replied that he guessed he could.

"Um-hum. Well, I'll mention you to him. Don't get the notion that it's goin' to be an easy job. Any bill that Caldwell can't collect himself is liable to be a tough one."

They were all tough. And as a test of a young lawyer's diplomacy and tact they left little to be desired. The delinquent debtors were scattered throughout the outlying districts, one or two of them had moved away, and each one had a plausible excuse for nonpayment. Some of the excuses were good and others were not, but Banks was made aware of one thing, the New Englander's respect for the law. To each letter he wrote came a reply, and each call he made found the recipient anxious not to face a suit. "I've been cal'latin' to pay that bill, Mr. Bradford. It's worried me so's I couldn't sleep nights. But my wife's been ailin', and two of the children have been laid up with the measles, and the fishin' ain't worth a darn this fall"—and so on.

The worst of it was that most of these people were honest and did mean to pay sometime or other. Banks found him-

self respecting some of them a good deal more than he did the grasping Caldwell.

He collected a little here and a little there. In two instances the entire bill was paid. Six proved to be quite hopeless. At the end of a fortnight he laid the results before his employer. The latter seemed to be satisfied. "I don't know but you've done full well as I could expect," he admitted. "Those there"—pointing to the list of six—"nobody could get a cent out of without holdin' 'em over a hot fire, and not enough then to pay for the kindlin'. I imagine," he added with a grin, "that all this hasn't made you any too popular in some quarters, eh? Never mind, business is business, and a lawyer can't expect to be popular with all hands if he attends to his job."

Banks laughed and agreed that he supposed not. As a matter of fact, he had lost little popularity. He was far too new to be popular or unpopular as yet, and he tried hard to be just, to show a disposition to make allowances and to discriminate between poverty-stricken honesty and plausible crookedness. Practically all the unpopularity pertaining to the collecting process centered about Eben Caldwell. "That feller wouldn't kill a skunk for fear of losin' a scent," declared one individual disgustedly.

This burst of activity was like a puff of wind on a calm day in summer—it was refreshing while it lasted, but it did not last long. Then followed another session of idleness, with nothing to do but read the law books or look out of the window.

By way of relieving the monotony and diverting his thoughts, Banks had formed the habit of dropping in on Mr. Tadgett and watching the latter scrape and polish and "resurrect" in his other back room. These calls were always made late in the afternoon, after the door of the law office was locked for the day. He and Ebenezer had become good friends. The love for antiques which they shared in com-

mon was the basis for this friendship, but before long Banks had learned to like the eccentric little man for himself.

Tadgett, he discovered, was a shrewd philosopher; he possessed a dry humor and a faculty for appraising his fellow man and woman which was close to genius. Ebenezer liked Banks. During one of their conversations he gave some of his reasons for the liking, and gave them in a characteristic way.

"Banks," he said, "you belong to what you might well call the sheep, did you know it?"

"Sheep? Why, no, I don't know it. If that's a compliment it doesn't sound like one."

"I don't know whether it's a compliment or not; that depends on how you look at it. On the day of judgment, so Scriptur' gives it to us, the sheep are goin' to be shooed one way and the goats t'other. I don't set myself up to part all creation right and left—off my own premises I don't—but in here I'm a sort of secondhand Saint Peter, as you might say. There's nobody but sheep gets into this other back room of mine, and only the right kind of them are asked to stay in it."

Banks laughed. "I see," he said. "Well, if this particular sheep gets to pasturing in this room too often, you just—"

"There, there! I've been beggin' you for the last ten minutes to pull off your coat and set down, haven't I? The first time you come in here I was pretty sartin you was my kind of mutton. After you made a fuss over that tambour desk I was sure of it. Soon as I found you didn't like Hettie Bradford, I knew it."

"Here, hold on! I never told you I didn't like her."

"No, so you didn't. And I never told you that I didn't like this rheumatiz that gets holt of my knees every once in a while. If you've seen how I act when I have a twinge you don't need to be told. Accordin' to my experience, there's times when one look is worth a barrel of talk."

"Come, Mr. Tadgett, you mustn't get the idea—"

"No, now, don't let your conscience fret you. Diseases and relations are laid onto us; we didn't ask for 'em, so we ain't to blame if we have 'em. . . . And see here, I've told you no less than twenty times that my name is Ebenezer, and I answer my friends quicker if they remember to hail me by it."

As he came to know the little man better Banks grew not only to like but to respect him. Underneath his veneer of business acumen, his sharpness in trade when dealing with one trying to get the better of him, his absent-mindedness and dry humor, were other qualities inspiring respect. His treatment of his wife was one of these.

Banks had heard of Mrs. Tadgett's peculiarities. He had heard Cousin Hettie contemptuously refer to her as "that cracked Tadgett woman." Stories of her weird habit of dress, of things she had said, of her "visions"—she was a devout Spiritualist—had come to his ears while at home on holidays or vacations during the years of the Tadgett residence in Denboro. But until Ebenezer invited him to his house and to dinner one day he had never seen or met her. It was a meeting to be remembered.

Mr. Tadgett had in a measure prepared him for it. "Banks," he said, as he "washed up" in the back room preparatory to their short walk through the yards to the cottage, "you've never been introduced to Sheba—my wife, I mean—have you?"

"No."

"I know you ain't. Well, you've heard about her, of course. She's—hum—queer, kind of. You knew that?"

Banks, much embarrassed, stammered that he supposed every one was queer, in one way or another.

"Yes. But Sheba's queerer. When I married her she was teachin' downstairs school over to Trumet. Smart girl—my soul! How she ever come to marry me nobody could make

out, and I ain't made it out since. Educated, great reader, knew more about history and geography and all that in a minute than I'd know in a lifetime. She reads a whole lot now; got a book in her hand most of her spare time, fur's that goes. . . . Ah, hum! Well, about eleven years ago she was took down awful sick. What they used to call brain fever 'twas; they call it somethin' else now. All hands cal'lated she'd die, and I was afraid she would and that I wouldn't. She didn't die, though. She got well, all but her head—that never got same as 'twas. Since then she's been queer. Now, as it's gettin' on toward cold weather, she'll be most likely wearin' her hoods. You've heard about her wearin' them hoods?"

Banks had heard many stories, all wildly absurd. He murmured something, he was not quite sure what.

Tadgett paid little attention. "Course you have," he went on. "They're town talk. You see, a year or so after she got up from the brain fever she commenced to complain that her head was cold. 'Twan't, of course, but she thought 'twas, which amounted to the same thing. Finally she made herself one of them old-fashioned quilted hoods same as our grandmarms used to wear. She wore that pretty reg'lar and it seemed to help some, but not enough; so she made another and wore that on top of the fust one. Since then she's made four more. She'll probably have 'em all on when you and me get there. . . . Say, you'll try not to laugh when you see her, won't you—so she'll know you're laughin' at her, I mean?"

"Certainly I shan't laugh. Ebenezer, do you think I'd better dine with you, after all? Perhaps—"

"I want you to. So does she; 'twas her own idea, askin' you. I tell you honest," he added with a one-sided grin. "I shan't blame you for wantin' to laugh, not one bit. All them hoods do make her head look like a punkin on a stick."

It was an apt comparison. Mrs. Tadgett was tall—she

towered above her diminutive husband; she was thin, and her neck was long. At the end of the long neck her head, swathed in layer upon layer of quilted silk, waved back and forth like a sunflower on its stem, to use another simile.

She seemed entirely unaware of her strange appearance. She greeted their guest with dignified solemnity. The dinner—she had cooked it herself—was good. During the first half of the meal she said very little, sitting in state at the foot of the table and gazing fixedly at the wall above her husband's head. Then all at once she began to talk. Banks dutifully listened, but he found her discourse hard to follow. She had a habit of beginning with some simple statement, drifting from that into a long-winded wandering peroration and finishing with a question or another statement miles away from the starting point and having no discernible bearing upon it.

"The winter is almost on us, Mr. Bradford," she proclaimed. "Yes, it's drawing nigh. The melancholy days have come, the saddest of the year. There are three hundred and sixty-five days in the year. And four seasons—spring, summer, autumn and winter Four is an even number, and divided by two equals two, without remainder. Two is a pair. We each have a pair of eyes and a pair of shoes and—and this makes it a complete whole. Don't you feel that way, Mr. Bradford?"

Banks, very much bewildered, was struggling for a reply, but Ebenezer saved him the trouble.

"Sure, sure, Sheba," he said hastily. "That's the way we all feel. Now I guess likely Banks'll have another biscuit, if you'll hand across the plate."

On the way back to the post-office building he tried to explain. "You see how 'tis," he said apologetically. "She's apt to get this way when strangers are around. When she and I are alone there's long stretches when she's just as sensible as anybody; but when she gets nervous over havin'

company or anything she's liable to get moonin' on, same as she used to when she was teachin' the seven-year-olders in the schoolhouse. I don't mind. You see, I remember her as she used to be, clever and full of book learnin'. Oh, well, it's a tough old world. . . . But she ain't crazy—you can see she ain't that, can't you, Banks?" with pathetic eagerness.

Banks said of course he could see it. Ebenezer nodded. "Yes," he said. "Well, the general run of folks don't understand her. I do. She's my wife and I wouldn't swap her for anybody on earth." Then after a momentary hesitation he added, "I'm much obliged to you for not laughin', Banks."

It was on the afternoon of the following day that he broached a subject which was to result in the new attorney's first real case. He entered the office just after five, when Banks, weary of reading law and looking out of the window, was thinking of locking up and going home to supper. Being invited to sit down, Ebenezer did so and took from his pocket a packet of letters and papers.

"Banks," he began, "you done pretty well with them accounts Eben Caldwell give you to collect, didn't you?"

"Why, I managed to collect some of them. Half a dozen or so stuck me completely."

"Um-hum. That needn't fret you. If Eben hadn't been pretty sure they were all stickers he'd never have risked havin' to pay you ten per cent for collectin'. He don't separate from money easy, Eben don't. The last time Doc Spear pulled a tooth for him, the only time he groaned—this is Spear's story—was after 'twas over and he was reachin' into his pocket for the dollar to pay for the job. He was really sufferin' then."

He chuckled and then lapsed into silence, shuffling the papers in his hands.

"What have you got there?" inquired Bradford after a moment.

"Eh? Why—well, I've got a sticker of my own. A pretty bad one, too, I'm afraid. I was gettin' kind of desperate about it and the notion struck me to run in here and ask your advice. I don't know's I'd better, though, after all."

"Why not?"

"Oh, because I ain't sure it's a thing you ought to be mixed up in—for your own sake, I mean. You've just started to paddle your own canoe here in Denboro and it might not help you much to begin by heavin' rocks at the skipper of one of the biggest craft in the same channel."

"What's all this? Canoes and channels and rocks! What are you talking about, Ebenezer?"

Tagdett was still hesitating. Then he drew a long breath. "I guess," he said slowly—"yes, I guess I will tell you about it. Seem's if I must tell somebody. It'll be just between us two, and when you hear it I shouldn't wonder if you thought that was where it better stay."

He began his story, at first mentioning no names. In May of that year he sold a sideboard to a customer. This customer had commissioned him to find an American board, a good one, Sheraton type preferred. It must not be too long, nor too high; it must be a genuine antique, and of course of fine mahogany and pattern and in good condition. Price was to be a secondary consideration. He had been on the lookout and at last discovered what seemed to him precisely the article required. He had brought the sideboard to his shop; the customer had seen it and liked it. He had spent another two months "resurrecting" it and at last had delivered it to his patron. He had paid the original owner with his own money.

"That sounds all fair and square so far, don't it, Banks?" he went on. "Well, it sounded good to me—then. I'd

found and delivered what my customer had been terribly anxious to get for a long spell, and what I thought—and still believe—is about the best sideboard of its kind I ever see. I had to pay two hundred and eight dollars for it, and I sold it to her—to this customer—for three hundred. Considerin' my two months' work on it and the double cartin' and all, I don't think that's a big profit; now, do you?"

"No. I should say it was a very reasonable one."

"Um-hum. So I figgered. Well, then this customer of mine she went away, shut up her house and cleared out for all summer. She hadn't paid my bill, but that didn't worry me much, though I could have used the money. Fur's that goes," he added reflectively, "I can usually use money. I'm funny that way—don't hardly ever have to set down and look at a fifty-cent piece and strain my brain wonderin' what I'll do with it. . . . Well, now comes the trouble. Three weeks ago, this customer havin' come back home and opened up her house, I got reckless enough to write and ask if 'twould be convenient to send me the three hundred. And the next day after that I got a letter. Seems she doesn't want the sideboard after all. It's there at her house, or out in her barn where's she put it, and all I've got to do is send a cart up there and haul it away again. Sounds simple enough; if the three hundred was in one of the drawers and I could haul that away, too, 'twouldn't be."

"But—but she saw it in your shop, you say, and liked it and bought it at your price. I don't understand."

"Don't you? Neither did I, but I didn't lose much time tryin' to find out. I went right up to see her. And there's where I got my heaviest jolt. She explained everything—that is, everything but what would explain the explanation. She had decided that the board I sold her wasn't a genuine antique. She had strong doubts about it; always had had so—"

"Wait a minute. Did she express those doubts when she agreed to buy the board?"

"No. I told her then, just as I told her again when I went to her house after gettin' the letter, that I knew who had owned it, the house it was in and how long it had been there. She seemed satisfied; yes, and said she was."

"And you do know, don't you?"

"Know as well as a man in the secondhand business can know anything. I'll bet my Sunday go-to-meetin' clothes, hat and all, that that board is real all the way through, and all of a hundred year old besides."

"And you told her so again?"

"I spent two solid hours tellin' her. I might have been there yet if she hadn't called her hired girl to show me where the front door was, in case I got lost tryin' to find it. And after that I put in a lot of time tryin' to get the real reason for her shovin' the board back on my hands. I guess I have found that reason; yes, I guess I have."

"What is it?"

"She's bought another board, bought it up in Boston. It suits her better'n mine does. That's the meat in the clam-shell."

Banks laughed. "If that's all," he said, "you're safe, Ebenezer. She may have bought a dozen others, but she'll have to pay for the one she bought of you."

Mr. Tadgett shook his head. Apparently this confident assurance did not hearten him greatly. "Um-hum," he grunted, "maybe so; but she vows she won't pay. The board's a jim-dandy. I could take it back into stock and hang on to it for a couple more year and then sell it, perhaps. But I need the money. Puttin' out the two hundred for it in the first place made my bank account shrink like a new flannel shirt in a rainstorm. I've been short as that shirt ever since. And that ain't all—no, sir, it ain't half all. The real point I stick on is away one side of the money

part. She says, or as much as says, that I sold her a fake article. I never sold a fake, except as a fake, in my life. It hurts me to have her say such a thing and—and get away with it. I—well, I'm a secondhand junk dealer, I know; but by thunder mighty, I'm an honest one!" He struck the arm of his chair with his fist. His face was red and his voice shook with earnestness.

Bradford was stirred to indignation. "It's a shame, Ebenezer," he declared hotly. "She shan't get away with it. You let me handle this for you. I believe I can collect your three hundred."

Another shake of the head. "No," said Tadgett. "No; I'm much obliged to you, Banks, but you can't afford to meddle with it."

His friend misunderstood. "Don't worry about that," he said. "I'll be glad to do it for you for nothing. It sounds as if it might be fun; I think I shall enjoy it."

"No, no. You don't understand what I mean. You can't afford to meddle with it for your own sake. You don't know who this customer of mine is."

"I know who you are—yes, and what you are. That is enough."

"No, it ain't," said the other with a rueful grin. "Not in Ostable County. I'm a—well, I'm a pretty small herrin' in these waters and she's one of Denboro's pet whales. 'Twouldn't help you much, as a brand-new lawyer, to start in by fightin' Mrs. Cap'n Elijah Truman."

Bradford whistled. "Mrs. Truman!" he repeated. "Is that who it is? . . . Whew!"

"That's who. She's the whale. Well," concluded Ebenezer, rising to his feet, "the herrin' must be swimmin' home to supper. Much obliged to you for listenin' to my woes and tribulations, Banks. Good night."

He was at the door when Banks spoke again. "Ebenezer,"

he said, "I want a little time to think this over. In the morning you come in here again, will you?"

"No, I shan't. You keep right out of this, Banks. I shan't let you do anything but keep out of it."

"Then you won't come here to-morrow morning?"

"No."

"Very well, then I'll be in to see you. Good night."

That evening, for the first time, he did not tell his mother all that had happened at the office during the day. He said nothing of Tadgett's call and the latter's disclosures concerning the sale of the sideboard. Ebenezer had asked that the matter be kept secret and of course it must be for the present.

He did, however, ask some questions about Mrs. Truman. He knew the lady, as did every one in Denboro. Her house on the Old Ostable Road was one of the finest in the village. He remembered when it was built and he dimly remembered pompous old Captain Elijah, his strut, his tall hat and gold-headed cane.

Captain Truman had died two years after the house was built and his widow had gone abroad almost immediately. Abroad or in Florida or California she had lived much of the time since. Banks himself had been away at college and law school and, although he had often seen the Truman span and brougham on the street and occasionally had noticed Mrs. Truman's velvet bonnet and diamond earrings in the Truman pew at church on Sunday, he and she had not spoken.

Once, since his return to Denboro to live, he had met her by the door of the post office and had ventured to bow. His bow was acknowledged by a stiff little nod, but it was evident that she had no idea whatever as to his identity. There was a young woman in the brougham with her, and he had seen them together once or twice since. Mrs. Truman's granddaughter, he was told. Her name was Cart-

wright, so his informant said. Banks, with the appraising eye of youth, decided that she was a very pretty girl.

"Mother," he said at the supper table that evening, "do you know Mrs. Elijah Truman well? You ought to, I should think; her husband was father's partner."

Margaret looked up. "I know her, yes," she replied.

"You don't know her very well, I take it?"

"Not so very. She was Captain Elijah's second wife and he married her after your father had been dead a year or two. She and I don't call on each other, if that is what you mean."

"Why not?"

"Oh, I don't know. She doesn't call on many people here in Denboro. She is friendly with the Lathrops and the Badgers and Capt. Gustavus Hall's people."

"The rich crowd. I see."

"And she has some friends among the summer cottagers. She has been away so much that most of us haven't had many chances to be sociable with her."

"What sort of a woman is she?"

"I don't know exactly what you mean, dear."

"I guess you do. Sort of a newly rich, is that the idea? Who was she before she married Captain Truman?"

"Why—well, I don't know so very much about her, really. There are stories, of course. According to them she came from the South somewhere. Her first husband's name was Rodgers; he was killed in the Civil War. She married Captain Elijah in 1885 or thereabouts. The story is that she was keeping a sort of high-class boarding house in Boston. Elijah was one of her lodgers and he met her there. He was an old man when he married her. She was years younger than he."

"Humph! She must be sixty herself."

"About that; but the captain has been dead seventeen years or so."

"She has a barrel of money, hasn't she?"

"She must have a great deal; Elijah Truman was rated a very rich man—in his later years."

"Who is this girl I've seen with her, at church and out driving?"

Margaret smiled. "Now I begin to see why you are so interested."

Banks shrugged impatiently. "You are away off, Mother," he declared. "I am rather interested in the old lady—I'll tell you why some day, perhaps—but the girl isn't mixed up in it. I just wondered who she was."

"She is Maybelle's—that is, Mrs. Capt. Elijah Truman's granddaughter. She had a daughter by her first husband. Their daughter—seems to me her name was Daisy—"

"Maybelle and Daisy! Ran to flowery names in that family, I should say."

"—this Daisy married a man named Cartwright. Mrs. Cartwright died when her own baby girl was born. Then after two years or so Mr. Cartwright died. Mrs. Truman—she was a widow for the second time then—took her granddaughter to live with her.

"And she is the one I've seen with the old lady. What is her name?"

"Elizabeth—Elizabeth Cartwright."

Banks whistled. "There!" he exclaimed, with the air of one who has solved a puzzle, "I knew I had seen her before—long ago, I mean. Elizabeth Cartwright! Why, of course, I remember now. Don't you remember, Mother? Years and years ago it was. I was a kid—nine or ten, I should say—and you and I were down at the beach one Sunday afternoon. There was a little girl there with somebody, a foreign woman as I remember—a French nurse she was, probably—and this little girl was out on the end of Seth Nickerson's boat landing and fell off. I was on the

pier, too, and I ducked over head first, as far as my waist, and fished her out by the scruff of her neck. That girl's name was Elizabeth Cartwright. You said it was, afterward."

"Yes. I remember it well enough."

"So do I"—with a chuckle. "And I remember that the nurse had hysterics first, and then gave the girl fits for falling in."

"Yes. She—the nurse, I mean—was very much frightened; principally, I guess, because of what Mrs. Truman would do and say to her when they got home. We all came back here to this house and dried Elizabeth's clothes and ironed her dress and made her as good as new. I doubt if her grandmother knows to this day what happened."

Banks was still chuckling. "She has grown up since then," he declared. "When I saw her the other day in the Truman carriage she was what the fellows would call a peach. Is she as snobbish and high and mighty as the old lady?"

"I don't know, I'm sure. She doesn't know me now, of course. But then, she knows very few Denboro folks. She has been away at school and all over the world with her grandmother. They're going to stay here all winter this time, I believe—unless Mrs. Truman changes her mind."

Banks asked many more questions. Elizabeth Cartwright's name was not again mentioned, but Mrs. Elijah Truman's was. When Margaret went up to bed she left her son in the armchair in the sitting room, smoking and apparently deep in thought. She bent over him and touched his shoulder.

"What is it, Banks?" she asked. "What have you got on your mind? What set you to cross-questioning me about Mrs. Truman? Come, tell me."

He shook his head. "Mother," he said, "I suppose anybody in Denboro who dared to say 'Dum' when Mrs. Cap-

tain Elijah said 'Dee' would be regarded as the complete darned fool, wouldn't he?"

"Why, what in the world—"

"Yes, he would. Still—I don't know. A lot of people must have wanted to say it and didn't dare and they might sympathize with the chap who did dare, especially if he came out on top. Anyway"—he gave a short laugh—"they would know who he was by the time the saying was finished." Then he laughed again and added, quoting a slogan which was almost new at the time. "It pays to advertise, so I've heard. This would certainly be advertising of one kind or another. . . . No, no, Mother, I shan't tell you what I mean—now. Besides, I'm not certain yet that I do mean it. Good night."

CHAPTER V

AT three o'clock the next afternoon Mrs. Elijah Truman, in the second-floor sitting room of the big house on the Old Ostable Road, was reclining in an easy-chair, pampering a slight headache and listening to her granddaughter, Elizabeth Cartwright, who was reading aloud. The novel Miss Cartwright was reading was one of half a dozen which the Boston bookseller, who knew Mrs. Truman's taste in literature, had sent down. It was a romance just then receiving considerable attention by newspaper reviewers. The majority of Denboro would have considered it decidedly daring.

Mrs. Truman was wearing an elaborate negligee. Her brown hair was carefully waved and arranged. The jewels in her ears and upon her soft plump fingers were expensive. Her stockings—she had always been proud of her ankles—were of fine silk. There were tiny wrinkles about her eyes and at the corners of her mouth, but her cheeks were smooth and rosy. She did not look her age, nor did she intend to look it. It was one of her possessions of which she was not proud.

There was a knock at the door and Mary, the housemaid, appeared to announce that a young man had called and wished to see her mistress on a matter of business.

Mrs. Truman's headache had not helped her temper. "I can't see any one, Mary," she snapped. "You know it perfectly well. Who is he, anyway? What is this business of his?"

"I don't know, ma'am. He said it was important. His name is Bradford."

Mrs. Truman appeared to forget her headache. She sat up in the chair. "Bradford!" she repeated sharply. "Bradford, did you say?"

"Yes, ma'am. He—"

"What Bradford? Do you know him, Mary?"

The maid was a Denboro product. She had lived in the town all her life. "Yes, ma'am," she replied. "I know who he is. He's that young lawyer that's just moved into Judge Blodgett's room down in the post-office buildin'. Mrs. Silas Bradford is his mother. Him and her live—"

But Mrs. Truman was on her feet by this time. She did not wait to hear more. "Silas Bradford's son," she cried almost shrilly. "What has he come here for?"

Miss Cartwright put in a word. "Why, Grandmother," she begged, "what is the matter? Your head—"

"Hush! . . . Where is he now?"

"Down in the library, ma'am. I told him I didn't think you could see him, but he—"

"Be still. Tell him I'll be down at once. Elizabeth, help me to fix my wrapper; it must be a sight."

"But Grandmother, don't you think I had better see him for you?"

"No, I don't. I shall see him myself. Mary, don't stand there like an idiot. Go and tell him."

The maid departed. Elizabeth, very much puzzled by her grandmother's agitation, assisted her in tidying her negligee. They descended the stairs together. Halfway down Mrs. Truman paused.

"It might be better for me to see him alone," she said. "If I knew what on earth brought him here, I— Oh, well! you may come with me, Elizabeth. If I want you to go later I'll let you know."

Banks Bradford rose to meet them as they entered the library. It was a good-sized room with many books in it; the only private library worthy the name in Denboro. Mrs.

Truman inspected the caller through her gold and tortoise-shell eyeglasses.

"Good afternoon, Mrs. Truman," said Banks.

"How do you do?" she acknowledged curtly. "Well, sir, what is it?"

She did not ask him to sit down again, nor did she sit, or introduce her granddaughter. She stared so steadily that Banks' nervousness—for he was already more than a little nervous—increased.

"I came to see you," he said, stammering slightly, "on behalf of—er—of a friend of mine. He isn't a client exactly—not yet; but he has asked my advice in a matter in which you are concerned, Mrs. Truman."

"What are you talking about? What matter? What friend?"

"The matter of an antique sideboard which you bought of him last spring. Mr. Tadgett says he sold you that sideboard and that at the time you liked it and accepted it. Now recently, so he says, you tell him that you have changed your mind and don't want it. This puts him in an embarrassing position, Mrs. Truman. He paid for the sideboard when he bought it for you—after you had accepted it and it had been delivered here—with his own money. It was a good deal of money, more than he can spare."

Mrs. Elijah Truman interrupted. She had listened to this explanation intently and with the same searching, questioning stare in her keen eyes. Now her expression changed.

"Wait!" she ordered. "One moment, please. Am I to understand that you are Ebenezer Tadgett's lawyer and that he sent you here to collect what he says I owe him?"

"Why, not exactly, Mrs. Truman. He didn't send me. I came because I thought a friendly talk, an explanation of his side of the affair, might save a lot of trouble."

"Trouble? For whom?"

"For both Mr. Tadgett and—yourself, Mrs. Truman."

"Hum! And if I don't pay he will go to law about it? And you will help him? Is that it, Mr.—er—Bradford? Bradford is the name, isn't it?"

"Yes, Mrs. Truman. I am Banks Bradford. As for going to law—well, Mr. Tadgett would prefer not to do that, of course. On the other hand—"

"On the other hand he will unless I pay for his old sideboard. Well, I shall do nothing of the kind and you may tell him so. . . . No, Elizabeth, you needn't go; perhaps you had better hear the rest of this. Now, Mr. Bradford, is Ebenezer Tadgett's sideboard the matter of business you came to see me about?"

"Yes, Mrs. Truman."

"The only one? There was nothing else?"

"Why, no. As I tried to explain, I—"

"Yes, yes. Well then, if that is all, you may tell Mr. Tadgett I don't like the board he tried to force on me. It is out in my carriage house now and he may have it any time he cares to send for it. Are you his lawyer?"

"Why—well—well, yes, I am."

"Then I shall refer you to my lawyer, Mr. Oscar Brooks, of Ostable. He will look out for my interests and you and he may quibble and squabble to your heart's content, so long as you don't trouble me. That is all we need say on that subject, I think, Mr. Bradford."

She delivered this businesslike statement in a businesslike way but—or so it seemed to him—with far less sharpness of tone and manner than she had shown in the beginning. He smiled. "It would seem to be all that needs to be said—to-day, Mrs. Truman," he agreed pleasantly.

He turned to go, but she detained him. "Wait," she said. "That being settled, temporarily at least, I am still a little curious. How does it happen that you are representing that old fraud—Tadgett, I mean?"

"He isn't a fraud, Mrs. Truman."

"That is a matter of opinion. But why did he ask you to help him?"

As a matter of fact, Ebenezer had never asked for help, except in the way of advice. He was not aware of Bradford's visit to the Truman house; Banks, having made up his mind, was acting entirely on his own responsibility. This, however, he deemed unnecessary to explain.

"Mr. Tadgett is, as I said, a friend of mine. I am practicing law in Denboro now and my office, like Mr. Tadgett's shop, is in the post-office building."

"I see. You are Silas Bradford's son, aren't you?"

"Yes, Mrs. Truman."

"That is interesting. It is odd that you and I have never met. Your father was my husband's partner in business at one time."

Banks might have replied, and truthfully, that they had met several times in the course of years but that the lady had never deigned to remember him from one meeting to the next. Instead, he said simply, "Yes, Mrs. Truman."

"Hum! So you are Silas Bradford's son. You look like your father, did you know it?"

"So people say, I believe."

"Yes. Well, looks like his won't do you any harm. And you are living here in town—with your mother, I suppose?"

"Yes."

"Why did you decide to locate in this countrified place?"

Banks, suppressing a desire to tell her that he considered that no one's affair but his own, explained briefly. He had finished law school, was of course compelled to begin practice somewhere, and had decided to accept the opportunity which his uncle had called to his attention.

She nodded. "So Abijah Bradford was responsible," she observed. "He would be. This town is his idea of perfection. Your father was—different."

This being a statement and not a question, Banks made

no comment. "Is there anything else, Mrs. Truman?" he asked.

"No, I think not. Considering that you are intending to drag me into court and all that sort of thing, it is quite enough, I should say. However, we all make mistakes—and profit by them, if we have brains enough to profit by anything. If you have your father's ability as well as his good looks, you will get along, I imagine, even in Denboro—that is, provided you are not— Well, good day, Mr. Bradford."

Banks was at the door, but Miss Cartwright happened to be standing in his path and they almost collided. Elizabeth, having been ordered by her grandmother to remain during the interview, had done so. Beyond giving her that order Mrs. Truman had ignored her utterly and the girl was feeling decidedly awkward and out of place.

"I beg your pardon," stammered Bradford.

Elizabeth murmured something. Mrs. Truman spoke. "Oh," she said carelessly. "Mr. Bradford, this is my granddaughter, Elizabeth Cartwright. If you put me in jail for stealing your beloved Tadgett's sideboard you'll have to put her there too. She goes wherever I do."

The young people bowed. Mrs. Truman rang the bell, and a moment later Banks was shown to the front door by the maid. His feelings as he walked the mile between the Old Ostable Road and his office were varied. He stood committed now, without warrant from Ebenezer himself, and whether the affair would or would not prove to be the first great mistake of his life remained to be seen. Well, no matter—he was in for it.

Mrs. Truman had surprised him. She had treated his cause and his client cavalierly enough, but she had been polite, almost friendly, to him personally. Condescending, yes—but pleasant. She must have known his father well. That was odd, for according to his mother's story old Cap-

tain Elijah's second marriage had not taken place until after Silas Bradford's death. No doubt though Elijah had told her about his former partner; praised him, probably, as did all who had known him.

At any rate, Elizabeth Cartwright was a mighty pretty girl. He should like to know her better. Not much chance for close acquaintanceship now that he was to bring suit against her grandmother for nonpayment of debt.

In the library of the big house, after the exit of their caller, Mrs. Truman stood for a moment in silence by the window.

"Dear me," she sighed, turning away. "I shall begin to believe in ghosts after this. When I walked into this room and saw him standing there I could have sworn Silas Bradford had come to life."

Elizabeth, too, was thinking. "I am almost sure I have met him before," she mused. "Have I, Grandmother?"

"No, you haven't"—sharply. . . . "And he is going to live here in Denboro! Tut, tut! I'm sorry."

"But why, Grandmother? You're not afraid that he or that funny old Mr. Tadgett can make you pay for a sideboard you didn't buy?"

"Humph! I imagine he intends proving that I did buy it. But that doesn't trouble me. I don't like ghosts, that's all. . . . Oh, dear, my poor head is beginning to ache again. Get me upstairs, child; come! Careful—don't step on that ruffle. I like this wrapper; it suits my complexion and I don't want it ruined."

Banks' scene with Tadgett, when he told the latter what he had done and what he proposed doing, was not so difficult as the young man had anticipated. Ebenezer seemed more stunned than rebellious, and most of his anxiety appeared to be rather on his friend's account than his own.

"You hadn't ought to have done it, boy," he declared over and over again. "And it's all my fault for runnin' to you

with my troubles. Why didn't I keep my mouth shut? Now look at the mess you're in!"

"It's the other side that are in a mess. This is going to be fun—for you and me, Ebenezer."

"I want to know! I'm old man Tadgett, the junk dealer, and she's Elijah Truman's widow. Fun! Um—yes! Dan'l in the lion's den was nothin' to it, fur's fun is concerned."

"That's all right. Daniel had all the fun there was in that scrape, if I remember correctly. Now I want you to tell me all about this sideboard business—who you bought it of; what you and they know about it; every last thing."

Tagdett told him. Banks made many notes, jotting down names, addresses and figures.

"If you're not mistaken and we can prove all this," he declared gleefully, "the opposition hasn't got a leg to stand on. I doubt if they ever let it come into court at all. Don't talk about it to outsiders, Ebenezer."

"Needn't worry, I shan't. But if this whole yarn, with extra trimmin's and ruffles, ain't washed, rinsed and hung up to dry in every back yard from South Denboro to Poket Neck afore this week's over, then I miss my guess. Wait till Cap'n 'Bijah knows what I've got his nephew into! And third cousin Hettie! My grief!"

CHAPTER VI

BEFORE another week had ended all Denboro was chuckling over the joke. Eb Tadgett had sold some of his secondhand junk to Mrs. Capt. Elijah Truman and when she got the table, or bureau or sideboard or whatever it was, home and had a chance to look at it in a good light, naturally she didn't want it and wouldn't pay the bill. So Tadgett—ha, ha!—was calculating to sue her in court, and he'd coaxed young Bradford into handling the case for him. Did you ever in your born days! Ebenezer Tadgett trying to make Mrs. Elijah Truman do something she didn't want to do! And the Bradford boy picking his chestnuts out of the fire for him! Nice way for a new lawyer to start in, wasn't it?

Most people professed to be sorry for Banks. They blamed Abijah Bradford for letting the young fellow make such a fool of himself. Several well-meaning friends dropped in at the Malabar Hotel and hinted to the captain that he use his influence to have the matter quashed. "Let the boy back out before Lawyer Brooks kicks him out," was their counsel. Captain Bije shrugged in pretended indifference.

"A green hand has to learn by experience," he said. "If Banks had come to me in the beginnin' I'd have most likely said 'Hands off.' He didn't come, so now he's got to steer his own course. It'll do him good in the long run. And he might make port—you can't tell. Trouble with you folks is that you've lived around here so long that you're scared to death of the name of Truman. When Cap'n Elijah was alive all he had to do was hoist his flag and every last one of you hauled yours down. Banks has got a pretty good name of

his own; a Bradford doesn't have to dip his colors to anybody. The boy may be foolish and cocky—that goes with his age—but he's got spunk enough to put up a fight, and it would tickle me to death to see him win it."

In conversation with his nephew, however, he sang a different tune. "You're makin' yourself the town goat," he declared indignantly. "All hands are laughin' at you behind your back—and at me, too, I presume likely. Here I've been puttin' in a good word for you, braggin' about what you did for Caldwell, and you have to go and upset the kettle. Gettin' in wrong with Maybelle Truman and her tribe! Suin' your father's partner's widow and makin' a laughin'-stock of yourself just to help out a half-cracked tin peddler like Eb Tadgett."

"Tadgett isn't cracked, Uncle Bije."

"Well, his wife is; and he's lived with her so long he has probably caught the disease."

"Now wait a minute, Uncle. I know all about this claim of Ebenezer's and it is a good one."

"Huh! And all for a matter of—what is it?—forty or fifty dollars. I declare I'd almost rather have paid Tadgett's bill myself."

"It's a good deal more than fifty dollars. And it isn't the money altogether. Mrs. Truman accuses Ebenezer of selling her a fake for a genuine article. He doesn't do that sort of thing. His business reputation is at stake and I'm going to clear it for him. You are going to be surprised, sir."

"Humph! I'm surprised already, to find out that Silas' son has got so little of his dad's common sense. Hettie told you her opinion of it yet, has she?" In spite of his irritation his lip twitched as he asked the question.

Banks laughed outright. "Oh, yes!" he answered. "Cousin Hettie is sure I'm flying in the face of the Lord's anointed. She all but prays over me."

Abijah snorted and snatched his hat from the top of the desk. "You're a young jackass," he declared, "and as stubborn as the four-legged kind. . . . Now what are you grinnin' at? What's funny now?"

"Oh, lots of things. There is one thing I haven't told you, Uncle Bije. Mrs. Truman's lawyer was in here to see me this morning."

His uncle's eyes and mouth opened. "What!" he cried. "Oscar Brooks came here—to see you? Why?"

"I suppose because I wrote him I was too busy to go to Ostable and see him. He didn't say so exactly, but I have an idea that Mrs. Truman is not anxious to have this case tried in open court. Mr. Brooks hinted—or he would if I had let him—that some sort of compromise might be possible."

"What's that? If you had let him! Do you mean to say—"

"I don't want it compromised. I told Brooks that."

"You told— My Lord A'mighty!"

"Yes. He suggested that we agree to a hearing before a referee. Well, I don't mind that; provided, of course, that the referee is satisfactory to our side. I told him that I would consult my client. If Tadgett agrees—and I guess he will if I say so—I am going to suggest that Judge Bangs, of Bayport, be the referee. He is a good lawyer and a square man, so everybody says. He is, isn't he?"

Captain Abijah's feelings were too deep for coherent expression. "Why—why, you—" he spluttered.

"I shall see Ebenezer pretty soon and then get in touch with Mr. Brooks. When it is decided whether we go before a referee or the court I'll let you know, of course. It is all right either way, so far as our side is concerned. Don't you worry, Uncle Bije."

His uncle strode from the office. "Either you need a keeper or I do," was his parting observation.

A week or so later Denboro was discussing a fresh news item. The case of Tadgett versus Truman was not to go before the court at Ostable, after all. Instead, there was to be a hearing before ex-Judge Freeman Bangs, who was coming over from Bayport to act as referee, and the judge's decision was to be final. The hearing was to take place in the big and still vacant front room of what had been Judge Blodgett's suite in the post-office building on Friday afternoon. So far no notice had been given that the public were barred from attendance, and unless such notice was given a fair share of the public meant to be on hand.

Captain Abijah made one more call upon his nephew. The time was Thursday, the day before the execution, so to speak, and the captain's call was in the nature of a farewell visit to the condemned.

Banks seemed glad to see him. "Going to drop in on us to-morrow, sir? he asked cheerfully. "I hope you will. I may need all the family support."

Abijah groaned. "I'll be there," he said. "Every loafer in town is plannin' to come, and a few respectable folks ought to be 'round to keep the place smellin' sweet. I don't know as you know it, but the general notion is that to-morrow's free show will be better than the circus. They're countin' on watchin' Oscar Brooks crack the whip while you and Tadgett hop through the hoops. Heavens and earth, boy, have you got a chance or are you just bluffin'?"

"I've got all the chance in the world, sir. Wait and see."

"I'm waitin'. Look here, every time I talk with your mother she's as serene as a flat calm in a mill pond. That is, she is to me. How does she talk to you?"

"Oh, she is nervous, of course. She is afraid the Truman money and influence may be too much for me. But she is sure Mr. Tadgett is an honest man and that I am doing the right thing in making his fight for him."

"Ye-es," was the sarcastic comment, "I don't doubt it.

She'd think 'twas all right to sue the President of the United States if you thought so first. Is she comin' to the circus?"

"No. She says she doesn't want Denboro to say that I can't move unless my mother tags after me. That is silly, of course. Perhaps there is some other reason, but if so I don't know what it is."

"Humph! Well, probably she realizes that everybody would be starin' at her and grinnin' at me. I never wished more than I do this minute that your father was alive to take the responsibility for you off my hands. By thunder, if you only could pull this off I'd—I'd— Say, don't you sink without a fight, boy. Remember you're a Bradford and give 'em all you've got."

The eighteen-by-twenty room which had been the Blodgett front office held twenty or thirty people that Friday afternoon. It would have been crowded had seats been provided for spectators, but as the row of chairs by the table were reserved for plaintiff, defendant, witnesses and counsel, and as standing room was uncomfortable, the attendance suffered. Captain Abijah and Cousin Hettie were provided with chairs; Banks brought them in from his own room.

Cousin Hettie had called at the Malabar, without invitation, and had insisted upon accompanying the captain to the hearing. She had arrived at the hotel in what she would have called a state. Abijah, who was far from placid himself, lost patience.

"Oh, do shut up!" he ordered. "I declare to man you make me feel as if I was goin' to the boy's funeral! Suppose he does take a lickin' from Oscar Brooks and Maybelle Truman, what of it? And maybe he won't. Why, for thunder sakes, don't you look on the bright side once in a while?"

Cousin Hettie wiped her eyes. "If you'll show me any bright side to this mortifying business I'll be only too glad to look at it," she wailed. "Just think of it—only just think of it! Making enemies of the most influential folks

in this town. And his father's partner's own widow. A Truman! Where will us Bradfords go to hide our diminished heads when this day's over, Abijah? You tell me that."

The captain's teeth snapped together. "It takes all my main strength to keep from tellin' one Bradford where to go this minute," he vowed. Cousin Hettie was offended and shocked. The conversation ended there and then and was not resumed during the short walk to the room in the post-office building.

White-haired Judge Bangs made his appearance precisely at two o'clock. He took his seat behind the table and peered over his spectacles. He rapped for order. "You represent Mr. Ebenezer Tadgett in this matter, I believe, Mr. Bradford," he said.

"Yes, sir."

"I see. I believe you and I have never met before, Mr. Bradford. Capt. Silas Bradford was your father, I understand. A very fine man."

Score one for the Bradfords. Those near Cousin Hettie heard her stays creak as her bosom expanded with family pride.

"Will you state your client's case, Mr. Bradford."

Banks stated it. He told the whole story of the commission to find a sideboard such as Mrs. Truman desired, its discovery by Ebenezer, its purchase by Mrs. Truman. Then of the lady's belated refusal to accept and her expressed disbelief in its genuineness. Mr. Tadgett, he said, had spent much money of his own for the board, which he would not have done had not Mrs. Truman definitely agreed to purchase and at a price agreed upon by them both. Also he had given two months' labor to its restoration. The loss of money and time were secondary, however, so he said in conclusion, to the damage done his client by the slur upon his character as an honest business man. To clear the Tadgett

character from stain was the primary reason for this hearing.

Judge Bangs listened thoughtfully. "That is all, Mr. Bradford?" he asked.

"All that I have to say at present, sir. We shall call witnesses."

"Yes, yes; of course. Mr. Brooks, is it your intention, on behalf of Mrs. Truman, to deny purchasing the sideboard?"

Mr. Brooks rose. He was a stout elderly man, rather pompous; a lawyer of the old school. His manner of speech was inclined toward the oratorical. Just now he was not in the best of humors. He had neglected, in arranging with Banks for the hearing, to insist that it be strictly private. Mrs. Truman was irritated because of the presence of spectators and had expressed her disapproval sharply.

"My only reason for wanting it kept out of court," she snapped, "was to prevent being made part of a public show. And here is a good share of the town riffraff standing around with their mouths open. If you ask my opinion I don't mind calling it poor management. I will not be made a spectacle before all creation—I'll pay the bill first."

So Mr. Brooks was unhappy. Nevertheless, after clearing his throat and adjusting his glasses, he smiled respectfully upon Judge Bangs and condescendingly upon Banks Bradford.

"Your honor," he began, "my young friend here"—with a gesture toward Banks—"has, I fear, plunged into this matter with the—er—impetuosity of youth. There is a well-known proverb which tells us that a—er—well, a certain type of individual rushes in where angels fear to tread. Not that I am classifying my young brother in the profession as that sort of individual; but he has rushed. Indeed he has!" He paused, blandly smiling acknowledgment of chuckles from the rear of the room.

Judge Bangs broke in before he could resume. "I was

not, of course, asking you to begin your defense just yet, Mr. Brooks," he said. "I thought it might expedite matters to have you tell us what line that defense proposed to take. Does your client deny purchasing the sideboard? Or does she refuse acceptance and payment because the board is not what Mr. Tadgett represented it to be when he sold it to her?"

"Why—er—principally the latter, your honor. We feel that my client has reasons, strong and adequate reasons, for doubting the age and quality and consequently the value of the board delivered at her house during her absence by the man Tadgett."

"I see. Thank you, Mr. Brooks. You may go on, Mr. Bradford."

Banks turned to Ebenezer, who was sitting next him. "Mr. Tadgett," he said, "will you tell us how you found the board for Mrs. Truman—at her request, I mean—and about selling it to her?"

Ebenezer rose and took the chair which had been set apart for the use of witnesses. He was dressed in his Sunday suit, which did not fit him very well, and his hair, what there was of it, was carefully "slicked." He nodded to the referee.

"How are you, Judge?" he said pleasantly.

There was more laughter from the rows of standees in the rear. Judge Bangs rapped for order. "Mr. Tadgett and I are old acquaintances," he explained, smiling. "Go on, Mr. Tadgett."

Ebenezer turned toward his attorney. "What was it you said I'd better tell fust, Banks?" he inquired.

More and louder laughter. Judge Bangs rapped sharply. "We must have order here," he announced. "Tell the whole story in your own way, Mr. Tadgett."

"All right, Judge. This is how she started." He told of Mrs. Truman's summoning him to her house and com-

missioning him to find a sideboard for her. "I didn't have what she was lookin' for in stock," he said. "I can't afford to keep them kind of things on hand, generally speakin'—not in Denboro, I can't. Course once in a while I get hold of a good thing—get it cheap, you understand—but most of my trade is in what I call junk. The heft of what I buy is junk and most of my customers are junk customers, as you might say."

"Haw, haw! That's a good one!" It was Jotham Gott who had spoken, and now he was endeavoring to efface himself behind the back row of spectators.

Judge Bangs looked in his direction. "One more outbreak of that kind," he announced, "and the room will be cleared. Go on, Mr. Tadgett."

Tadgett went on. He had known for a long time whereabout such a sideboard as Mrs. Truman desired was located, but he had never tried to buy it because he was not sure it was for sale at any price and certainly at no price such as he could afford to pay.

"The folks that owned it, they—well, they knew 'twas pretty good," he drawled. "Or if they didn't, they would know it soon's I or anybody else tried to buy it. You see, Judge," he went on, leaning confidentially across the arm of his chair, "buyin' antiques is a funny kind of a game. You've got a chair, say, that's been up attic so long that a body can't hardly tell where the cobwebs leave off and the busted rush seat begins. It ain't no good to you and you'd have chopped it up long ago only it's hardwood and 'twould cost more to get your ax ground afterwards than the worth of kindlin' you'd get out of it. But"—he lifted a finger—"but you let *me* get up into that attic and say I'll give you fifty cents for it and all to once you wouldn't sell it short of a dollar and a half. And if I'm crazy enough—course I wouldn't be buyin' secondhand stuff if I wan't crazy—if I'm loony enough to say I'll give you the dollar fifty, you

jump your price to three. And *then* you won't sell it. Why? Lord A'mighty knows. It's human nature, I presume likely."

Even Judge Bangs laughed now. "No doubt, Mr. Tadgett," he agreed. "Well, go on. Make it as brief as you can."

"All right, Judge. These folks that owned this sideboard, they had it stored up in their back loft, where they kept stuff they didn't use but couldn't bear to part with. Matter of fact, they ain't the kind that part easy from anything they've got. About the only thing I've ever heard of their *givin'* anybody was the mumps; and that was a good many year ago."

Bangs rapped the table. "Order!" he commanded. "Mr. Tadgett, you must keep to your subject or keep still. . . . Mr. Bradford, unless your witness tells his story in a proper manner I shall refuse to hear him."

Ebenezer apologized. "I'm sorry, Judge," he said earnestly, "I am so. When I get a-goin' I'm liable to think out loud, I guess. Well, this is how 'twas."

He went on, still rambling a good deal, but in the main, and prompted by Bradford, sticking to his text. His story was a repetition and expansion of that told by Banks in his statement of the case.

"There!" he said in conclusion, "that's about all, I guess. You see how 'tis with me, don't you, Judge? Sorry I was so long-winded, but—"

"Yes, yes," hastily. "Mr. Bradford, have you any questions you wish to ask the witness?"

"No, sir."

"And you, Mr. Brooks?"

Brooks rose ponderously. He stepped in front of Ebenezer and leveled a finger at the latter's nose. "Mr. Tadgett," he began, "of whom did you buy the sideboard which

you sold—that is, which you attempted to sell to Mrs. Truman?"

"Eh? Oh, I told her all about that."

"Never mind what you told her. You told her a good many things, I should imagine. Where did you get that sideboard?"

"Got it of Mrs. Abial Simpkins. She'll tell you all about it. She's sittin' right there." He pointed toward the occupant of the chair next to that occupied by Banks. "There she is," he repeated. "She'll tell you—won't you, Susannah?"

Mrs. Simpkins bounced to her feet. She was a small thin old woman, and just now she was very much agitated. "I should say I would tell!" she cried in shrill indignation. "If I ever get the chance, that is. How much longer have I got to set here? Dragged away from my housework, dinner dishes not done, and comp'ny comin' to-morrow. A body'd think all I had to do was listen to you men talk."

Judge Bangs' rapping and Banks Bradford's persuasions forced her back into the chair and a temporary silence. Mr. Brooks again leveled his finger at the Tadgett nose.

"Now, Mr. Tadgett," he ordered imperiously, "answer this. Speak up, so every one can hear what you say. What price did you pay Mrs. Simpkins for her sideboard?"

"Eh? What price?"

"Price—yes. It is a plain word, isn't it? Will you tell us, or won't you?"

"I'd just as soon tell as not. Only I promised Susannah I'd kind of keep it to myself, and—"

"Answer the question," commanded Bangs.

"Just as you say, Judge. Stand between me and Susannah, that's all I ask. There was considerable hagglin' and higglin' back and forth, but finally I paid her two hundred and eight dollars and done my own cartin'."

"Two hundred and eight dollars!" Mr. Brooks looked

triumphantly about the room. "You paid her two hundred and eight dollars and you charged Mrs. Truman three hundred. Three hundred! Do you consider that a fair profit, Mr. Tadgett?"

"No, I don't know's I do."

"What? Oh, you don't! You admit then that it was an unfair one."

"Kind of unfair to me. I put in two months resurrectin' and scrapin' and polishin'. Cartin' cost me four dollars more—that's two twelve; leaves eighty-eight. Divide that by eight again—I put in all of eight weeks on it; that's an average of eleven dollars a week. I don't hardly call that a fair profit. You get more'n that out of Mrs. Truman yourself, just for comin' over here and pickin' a fuss with me, Oscar. Come now, don't you?"

During the disturbance which followed this unexpected retort Mr. Brooks and his client held a brief consultation. The former turned back. He was red in the face.

"We'll leave the subject of price for a moment," he answered snappishly. "Now, Tadgett, answer this: When you tried to sell Mrs. Truman this sideboard did you or did you not tell her that it was a genuine old one? A fine specimen in every way?"

"Um-hum. That's what I told her."

"And you told her that it was well worth three hundred dollars?"

"No. I told her 'twas worth a darned sight more'n that. And 'tis, too, the way prices for them kind of boards are runnin' these days."

"Yes"—sarcastically. "Your honor," he said, turning to Judge Bangs, "Mrs. Truman has consulted experts—Boston experts in old furniture—and they assure her that three hundred dollars is a ridiculous price for a sideboard like this. Even if it were genuinely old, and what this man represented it to her to be, it—"

But Ebenezer Tadgett cut in here. "It is old," he declared loudly. "There ain't a dowel in it that ain't old."

The referee's overworked gavel was called into action once more. "That will do," he commanded. "You will have an opportunity to disprove its genuineness later, Mr. Brooks. Have you finished with Mr. Tadgett for the present? . . . Very well. . . . That will do, Mr. Tadgett. Go on, Mr. Bradford."

Banks was smiling. "Judge Bangs," he said, "I should like to ask Mr. Brooks if he and Mrs. Truman have one of those Boston 'experts' here present to testify as to the qualities of the sideboard."

"Have you, Mr. Brooks?" inquired the judge.

Brooks shrugged impatiently. "We have not, your honor," he replied. "They are very busy men, and frankly we did not consider it necessary to bring them down from the city on such a trivial matter."

Banks' smile broadened. "Your honor," he said, "we are prepared to prove that the 'experts' are partners in a Boston house which deals in antiques and that they sold Mrs. Truman a sideboard from their own stock after she had agreed to buy this one of Mr. Tadgett. The sideboard she bought of them is in her dining room now. That is true, isn't it, Mr. Brooks?"

"Why— Your honor, the gentlemen are acknowledged by all connoisseurs to be—"

Judge Bangs cut him short. "All that must come later," he said. "Have you any more witnesses, Mr. Bradford?"

"Yes, sir. Mrs. Simpkins, we are ready for you now."

Mrs. Simpkins was herself more than ready. She flounced into the chair vacated by Ebenezer like a chicken flying to roost. "Now what do you want me to say?" she demanded crisply. "Hurry up, 'cause it's high time I was home attendin' to somethin' worth while."

"We should like to have you tell us what you know

about the sideboard Ebenezer Tadgett bought of you last May."

"Know about it? I know everything about it. The only thing I didn't know was that anybody would pay three hundred dollars for it. If I had, Ebenezer Tadgett would never have wheedled it out of me for two hundred and eight."

"Yes, of course. Now please tell us what you know of its history."

"I know all the history it's got. Man alive," she continued, addressing Judge Bangs, "I've known that sideboard ever since I was knee-high to it. It belonged to my grandfather fust—my grandfather on my mother's side, that is to say. He was a Snow. One of the Wapatomac Snows. Wapatomac's where them kind of Snows come from. There's Snows over there yet, fur's that goes. My grandfather married a Bassett; she was his first wife—he married her afore he married his second, you understand. She was a widow when she married him; a widow with two—no, seems to me 'twas three children. I ain't just sure about that because she was dead when he married her—I mean, of course, when he married my own grandmother. Well—"

By this time the room was in a tumult. When Judge Bangs had succeeded in restoring order and a portion of his own composure he broke in upon the flow of the Simpkins family history. Mrs. Simpkins had been talking straight on and was at present wandering in pursuit of cousins and stepcousins many times removed.

"Yes, yes. Wait, Mrs. Simpkins," he shouted. "Wait —please. About this sideboard. It belonged to your grandfather, you say. You know that to be a fact?"

"Course I know it. Haven't I been tellin' you?"

"Wait. How do you know it?"

"How do I know I'm seventy year old next January?

'Cause I ain't quite a fool, that's how. That sideboard was part of Grandfather Snow's weddin' outfit of furniture. His first weddin' outfit, I mean—the Bassett one. Land sakes, don't I remember him tellin' me how he scrimped and saved to get married? He was a skipper of a little mite of a codfish schooner when he was cruisin' after this Hepsy Bassett—she was the one with the children. He didn't own but one or two shares in her—in the schooner, I mean."

"Wait—wait, Mrs. Simpkins. Your grandfather bought this board as part of his wedding outfit, you say?"

"I didn't say he bought it. He had it made for him. A man named Sylvanus Blount made it. Folks used to have their furniture made for 'em in those times. This Blount had learned his trade up to—to Providence, seems to me 'twas, and he was a real fine cabinetmaker. So Grandfather Snow he says to himself, says he: 'It's liable to take about the last shot I've got in the locker, but Hepsy she's a dreadful fine woman.' He wan't so everlastin' sartin of it after he'd been married to her a spell, or so my own grandmother give me to understand, but that's what he said then. Anyhow—"

"A moment, Mrs. Simpkins. We must keep to the subject. You know that this is the board your grandfather had made by the Blount man? You're sure of it?"

"Mercy on us! Of course I'm sure. It's never been out of our family since. We used to use it when I was a young woman. After me and Abial bought the marble-top one we've got now—or I've got; Abial's been in the Promised Land for nineteen years—we put this one up garret. It's been up there ever since, or was up to the time when I was weak-minded enough to let Ebenezer Tadgett wheedle me out of it for two hundred and eight dollars. I thought he was loose in the upper story to pay any such price, although a year ago a summer man from New York offered

me a hundred for it. But if I'd known Ebenezer was goin' to get three hundred—"

"Yes, yes. And you are perfectly sure—"

"Sure! Tut, tut! Why, I've got the bill for it."

"What bill?"

"Sylvanus Blount's bill for makin' it for Grandfather Snow. 'Twas in his trunk there in the loft. When Banks Bradford came to me tellin' me there was all this touse goin' on I went up and hunted through all the old papers and I found it."

There was a new sensation in the room. Banks stepped forward. "Here is the bill, Judge Bangs," he said. "You will notice that it is dated October 10, 1804."

Bangs examined the time-yellowed paper. "Humph!" he vowed. "This seems authentic. Have you or Mrs. Truman seen this bill, Mr. Brooks?"

It was evident that Mr. Brooks had neither seen it nor hitherto been aware of its existence. He took the bill from the judge's hand. "Why—why—" he stammered.

Mrs. Truman called to him. "Let me see that, please," she commanded. He handed her the bill. She and Miss Cartwright examined it together.

"That is all, Mrs. Simpkins," said Banks. "Thank you very much."

Mrs. Simpkins bounced to her feet. "Can I go home now and do my dishes like a decent Christian?" she demanded.

"So far as I am concerned—yes."

"Much obliged to you, Susannah," put in Ebenezer.

Mr. Oscar Brooks stepped to the front. "One minute, Mrs. Simpkins," he ordered. "That bill may or may not be what it—ahem—purports to be, but even if it is it does not prove that the board mentioned in it is the one which Tadgett tried to sell my client. Mrs. Simpkins, have you any other proof—any real proof—that the sideboard you

had in your loft is the one made for your grandfather by this—er—Blount?"

Susannah Simpkins stared at him. "There now," she exclaimed, "if I didn't forget the very thing I'd ought to have said in the first place. If you haul out the second front drawer and turn it over you'll find Sylvanus Blount's name and 'October, 1804' burned into the drawer bottom with a hot poker. Course I wouldn't swear 'twas a poker he done it with, but it's there, anyhow. And always has been there, too. . . . Now can I go home?"

She went. Mr. Brooks had nothing further to say to her. Mrs. Truman had summoned him to her side and was whispering volubly in his ear. He seemed to be arguing and expostulating.

"Anything more, Mr. Bradford?" asked the referee.

Banks looked along the row of chairs. "I should like to ask Mrs. Truman a few questions," he said. "Mrs. Truman—"

But Mrs. Truman paid no attention. She and her lawyer were still deep in argument. Elizabeth Cartwright occasionally put in a word.

"Mrs. Truman," said Banks again.

Mr. Brooks came to the front. He looked very much disturbed. "Your honor," he stammered, "I—I—er—ahem—my client wishes me to say that she does not care to—er—to continue this—er—hearing. All this—er—publicity is extremely distasteful to her. She—well, she insists upon my saying that she will—er—pay the Tadgett bill for—for the sideboard."

And now there *was* a sensation.

"Order! Order!" cried Judge Bangs. "Mrs. Truman, is this correct? Do I understand—"

Mrs. Truman interrupted. "I hope you do," she said crisply. "I will pay the bill. I'll pay it now, if that will end this ridiculous affair."

More sensation. Bangs looked at Bradford. "Is this satisfactory to you and Mr. Tadgett?" he asked.

Banks was standing. Ebenezer was pulling excitedly at his sleeve but he did not turn.

"Not entirely," he said. "My client will not be satisfied with any settlement other than payment of debt, interest and costs. Also he demands a written acknowledgment from Mrs. Truman that the sideboard he sold to her is in every respect precisely as he represented it to her."

Oscar Brooks gurgled. "Outrageous!" he blustered. "Under no circumstances will I permit—"

But again Mrs. Truman spoke. "He shall have his acknowledgment," she said, "and his interest and whatever else he wants. I'll see that they are handed to him at his shop to-morrow morning. If I had known—if I had had a lawyer with ordinary common sense, I should never have—But there! I presume I'm not needed here any longer. Come, Elizabeth."

CHAPTER VII

IF, as Captain Abijah had declared, Banks Bradford began that hearing as the town goat, he ended it as the town lion. Not a mature and majestic lion, of course—the case of Tadgett versus Truman was scarcely important enough for that—but certainly a lion cub, for whom growth and majesty were prophesied. He had made a monkey of Oscar Brooks, and Denboro, the greater part of it, chuckled.

Banks' triumph was, generally speaking, a popular one, even though entirely unexpected. Mrs. Elijah Truman was not loved in Denboro. She was respected because of her money and social position, but she had snubbed or ignored too many citizens, male and female, to be a favorite.

Denboro took off its hat when she passed, but it whispered behind her back. "Stuck up"; "Thinks herself too good for common folks"—these were criticisms often expressed in private. And the appraisal was likely to end with, "Humph! If what they say is true she wasn't so much before she married Cap'n Elijah and his money." So the overthrow of her cause at the hearing was a source of gleeful cackles at many Denboro supper tables that night.

The buttons of Captain Abijah's expansive waistcoat were, fortunately, securely fastened or they must have burst from their moorings. He was blown up with pride. But his manner, as he greeted his nephew after Judge Bangs had announced the hearing at an end, was elaborately careless and easy. Any one watching him could see that he had always been perfectly certain of the outcome.

"Well, boy," he said, in a voice sufficiently loud to be heard in the corridor outside the room, "you did a good

job, just as I knew you would. Handled everything first rate. Can't find any fault at all. . . . Well—er—I may drop in down to the house by and by, if I ain't too busy. So long."

This was all, but the handshake which accompanied the "So long" made Banks' fingers numb for several minutes.

Cousin Hettie did not offer congratulations—just then. She looked as if she were thinking of doing so and several times she moved in Banks' direction, but each time she halted, glanced nervously toward Mrs. Truman, and remained where she was. Finally she went away without joining the group surrounding her young relative.

She called at the Mill Hill cottage that evening, however. Early as it was—Banks and his mother had not finished supper—Captain Abijah was already there. The captain was making no effort to repress his feelings now; they were bubbling over.

"Oh, my! Oh, my!" he crowed, rocking back and forth in his chair and pounding his knee in ecstasy, "if I haven't had a good time for the last couple of hours. And if I won't have a better one to-morrow! I walked into the lobby over at the hotel and Bassett was sittin' astern of his desk, pretendin' to read the paper. I tried my best to look down in the mouth. "Well, Cap'n Bije," he says, makin' believe he wasn't really interested, 'how'd it go?' 'I'm kind of disappointed, Rinaldo,' I told him. 'Oh!' says he. 'Oh, well—er—you mustn't mind. A young fellow like Banks can't hardly expect to win against an old-timer like Oscar Brooks; it's too heavy odds.'

"I turned around to stare at him. 'What are you talkin' about?' says I. 'Banks won, all right.' His mouth flopped open like a henhouse door in a gale. 'Wha—what!' says he. 'He won, you say?' 'Sure thing,' I said. 'He won—case, interests and costs. I told you he'd win, didn't I?' 'But—but I thought you said you were disappointed,' he

stuttered. 'So I am,' I said; 'it took him full half an hour longer than I expected.' Ho, ho, ho! Dear me! I wish you could have seen his face."

He smote his knee again and whooped hilariously. Banks laughed also; he was flushed and excited. Margaret smiled; she had said very little, but the pride and happiness in her look as she listened to her brother-in-law's praise of her son were quite as expressive as his words. Cousin Hettie's laugh was rather forced. Abijah turned upon her.

"Well, Hettie," he demanded, "how about us Bradfords havin' to hunt up a hole to stick our heads into? If you know where there is that kind of a hole I shouldn't wonder if Oscar Brooks would be glad to have you point it out to him. Looks as if he needed it more'n we do. Ho, ho!"

Henrietta smiled, or tried to. "He did look pretty foolish, that's a fact," she admitted. "I wouldn't be in his place for something. He's been the Truman adviser ever since Cap'n Elijah's last days, but the way Mrs. Truman looked at him when that hearing was over must have made him guess he wouldn't be much longer. If I was her I'd get a new lawyer right straight off."

"Well," chuckled Captain Bije, "we know where there's a good one handy by—eh, Banks?" he added with a wink. "Boy did pretty well for a beginner; even you'll give in to that much, won't you, Hettie?"

Cousin Hettie bristled. "Don't you suppose I know Silie is real smart as well as you do?" she demanded. "I only hope it will do him more good than harm, that's all—in the end, I mean."

"Harm! For mercy sakes, what harm can it do him?"

"Oh, 'Bijah, be still; you know what I mean. Will Mrs. Truman hold a grudge? That's what I'd like to be sure of."

"She won't; but suppose she does, what of it?"

"What of it? A great deal of it. Her husband and poor Silas were close dear friends and partners. Would you

like to see a quarrel between Elijah's widow and Silas' son? I shouldn't."

Banks put in a word. "I don't think there will be any quarrel, Cousin Hettie," he said. "It was all perfectly fair. Mrs. Truman bought that sideboard; she knew she bought it. Three or four hundred dollars, more or less, will make little difference to her. Why should she hold a grudge—against me, anyhow?"

"Don't blame her if she holds it against Brooks," chuckled Abijah.

Cousin Hettie shook her head dubiously. "I dread the thought of any trouble between the Trumans and the Bradfords," she said. "All sorts of dead bygones would be raked up and talked over."

"What of it?" This from Abijah, the irrepressible. "The Bradfords could stand the rakin', I guess likely. We haven't buried anything we need to be ashamed of. Come now, Hettie, what's all this? *You* haven't got a pet skeleton planted down cellar, have you? Ho, ho!"

It was intended as a joke, but Cousin Hettie did not take it as one. Her thin cheeks flushed crimson and she swung about to glare at the speaker. Then she rose to her feet. "You talk like an absolute fool, Abijah Bradford," she sputtered. "And I don't want to hear another word from you."

"Here, here, Hettie! Don't get mad. Where you goin'?"

"I'm going home. You're enough to make a saint mad." And home she went forthwith, in spite of family remonstrances and urgings.

The captain shook his head. "Now what in the world touched her off like that?" he queried. "Funny, ain't it? And yet maybe it ain't so funny, if you knew her and knew her father before her. The Trumans have got money, and to buck up against folks with money is committin' sacrilege —'tis to Hettie, and it always was to Uncle Abner when

he lived. Hettie's idea of heaven is a place where the angels are all dead millionaires and the streets are paved with gold so they'll feel at home when they get there. Don't let what she says fret you, Banks. He needn't, need he, Margaret?"

Margaret said "No." Nevertheless, at bedtime that evening, as Banks kissed her good night, she put an arm about his shoulder. "Banks," she said.

"Yes, Mother; what is it?"

"Banks, dear, you won't go out of your way to oppose Mrs. Truman, will you? Any more than you can help, I mean."

"Why, of course not. I haven't got anything against her. She tried to play Tadgett a mean trick and I made up my mind she shouldn't get away with it."

"Yes, I know. You did exactly right and I am so proud of you. But—oh, I do hope this ends it, so far as you and she are concerned."

He laughed and drew her to him. "Mother," he remonstrated, "you mustn't be like Hettie, afraid of Mrs. Truman."

"Afraid!" This with sudden scorn. "Of her?"

"Of her money and influence in town, and all that, I mean. Mother, you don't like Mrs. Truman, do you? Honestly, now?"

"Not very well, Banks."

"That's queer. I thought you and she scarcely knew each other. . . . Oh, well, it doesn't matter. She and I are through—or will be to-morrow, when I get her check for Tadgett's bill and costs. She can't hurt me. Just forget her, Mother."

Margaret turned away to take her hand lamp from the table. "Yes," she said slowly. "Yes—forget her."

The next afternoon Banks walked into the Tadgett shop, summoned its proprietor into the back room, and laid the

Truman check upon the desk in the middle of the clearing between the piles of papers.

"And there you are!" he announced.

Ebenezer picked up the check, adjusted his spectacles and stared at it. "Jerusalem the golden, with milk and honey blessed," he intoned reverently. "Whew! Banks, I—I'm goin' to thank you in a minute, soon's I get my breath."

"The thanks are all on my side. You gave me the chance, you know."

"Chance! Chance for what? Don't talk foolishness. First of all, how much do I owe you?"

"You don't owe me anything. The only expenses were the rent of that room for half a day and Judge Bangs' fee. The other side paid those."

"Don't talk foolish, I tell you. How much do I owe you?"

"Nothing. Look here, you don't understand. If I had taken a full page in the *Item* for four weeks I couldn't have got the advertising this thing has given me. When I was in the post office this noon at least half a dozen people came up to shake hands and pound me on the back. They know I'm alive now. I'm satisfied, Ebenezer, if you are, so we'll call it square."

"Banks Bradford, I want to know—"

"Oh, be still! Talk about something else. What did your wife say when you told her?"

Tadgett, of course, refused to be still. He protested and argued and pleaded, but his friend only laughed. At last the little man yielded temporarily. "All right," he sighed. "Have it your own way—till it's time for me to have mine. Only don't you ever tell me again that Hettie Bradford is any relation to you at all. I know better."

"Why?"

"Why? . . . Did I ever tell you how Hettie found the pocketbook on the first of April? Some of the town kids

had a wallet laid out on the sidewalk up on the Swamp Road, with a string tied to it. The string was covered up with sand and whenever anybody tried to pick up the wallet they yanked it out of the way and hollered 'April Fool.' They tried it on Hettie and she stepped on the string and walked off with the pocketbook. Then she stopped in here and sold it to me for fifteen cents. It'll take a smarter lawyer even than you are, boy, to make me believe there's any of her blood in you. . . . Now come in the other back room and see how the tambour desk is gettin' along. I've been resurrectin' it some consider'ble lately."

One morning a week later Banks was dumfounded when he opened his office door to find that his own desk had disappeared. The resurrected tambour occupied its place. He hastened down to the Tadgett shop, demanding an explanation. It was promptly given.

"I put it there myself," said Ebenezer. "I gathered from what you told me that you kind of liked it."

"Liked it! I'm crazy about it. It's perfectly stunning, of course. I can't afford it, that's all."

"Nobody's asked you to pay for it, as I know of."

"Great Scott, man! You don't suppose I'll let you give me a thing like that?"

"No givin' about it. It cost me next to nothin' in the beginnin', and I figger that the advertisin' I'll get from your tellin' folks it come from my shop will be worth—what was it you said about that sideboard case of mine?—oh, yes! a page in the *Item* for a month. I'm satisfied if you are, Banks. Remember I told you then you could have your own way till 'twas time for me to have mine?"

So the tambour desk remained in the Bradford office, an article of furniture both useful and ornamental. Banks, quite aware of its beauty and worth, felt guilty in accepting such a gift, but as Ebenezer firmly refused to take it back

or to listen to refusals or remonstrances, he was obliged to yield.

"If you won't you won't," he said at last. "But you shouldn't. You told me yourself that you intended to keep it awhile to gloat over. That is what you said."

"I can gloat over it in here just as well as I could any place, can't I? Sartin sure I can—and better, 'cause there's more room. Say, Banks, would it be all right if I fetched Sheba in here some day so's she can see you usin' it? I'll fetch her when you're alone. She'll probably be wearin' her hoods, you know, and—well, some of your customers might not understand same as you and I do."

He brought her the very next day, just as Banks was on the point of leaving for home. The hoods, all of them, were very much in evidence and their wearer very grave and dignified. She expressed approval of the desk and thanked Bradford for his labors on her husband's behalf. Her language was sometimes pedantic and sometimes flowery, but her conversation was perfectly rational. Banks was relieved and it was evident that Mr. Tadgett was more so. The call was almost at an end and the callers had risen to go when Banks became aware that the lady had ceased speaking and was staring at him. Ebenezer, too, noticed it.

"Now, Sheba," he said nervously, "you and I must get under way. It's nigh suppertime for all hands of us. Come!"

His wife was still staring fixedly at the wall above Banks' head. Now she lifted a hand. "Hush!" she ordered dreamily. "Be still and listen. The spell of vision is on me. The time of light has come."

Banks turned to look at Mr. Tadgett. The latter met his glance of puzzled bewilderment with one of anxious appeal. "It's all right—it's all right," he explained hastily. "I'll attend to her. Now, Sheba—"

Mrs. Tadgett's lifted hand moved slowly up and down. "Peace; be still," she commanded. Then, lowering her voice to a sort of graveyard whisper, she added, "I see—in my vision I seem to see a young man. He is climbing—climbing."

"Sure, sure!" This from the frantic Ebenezer. "I know who 'tis. It's Sam Cahoon—he's been shinglin' our ell roof, Banks—and you've been watchin' him, ain't you, Sheba? The way he gallops up and down them ladders is—"

"Hush!" The graveyard whisper continued. "I see a young man climbing—up and up. He is on his way to the heights. There is a young woman helping him. They go up hand in hand."

"No, no, they don't. You're wrong there, Sheba. Sam's married, and he wouldn't take his wife up no ladders. They'd have to be extra strong to hold her. Why, she weighs all of two hundred and a quarter."

"They rise—they rise. And then—then there is a crash. They separate—he falls—"

Ebenezer seized her arm in desperation. "Sh-h-h, Sheba!" he begged, gently shaking her. "Don't talk no more. Come, let's go."

"He falls—falls—"

"Sartin he does! Well, 'twon't hurt him none. Now you just— That's it, that's it."

The graveyard whisper was dying away. "Falls," repeated Mrs. Tadgett uncertainly. Then, with sudden cheerfulness, "The falls of Niagara are one hundred and sixty-seven feet high. Feet—yes. All quadrupeds have four feet and—and— Did you speak to me, Ebenezer?"

Her husband sighed in huge relief. "Yes, sure I did, Sheba," he agreed with unction. "I was just remindin' you that 'twas suppertime and I was hungry. Say good night to Mr. Bradford and we'll trot right along."

The lady's good night was calm and not in the least out

of the ordinary. Apparently she was quite unconscious that she had said or done anything peculiar. "I'm real glad you have got such a nice office, Mr. Bradford," she observed. "And I can't begin to tell you how thankful Ebenezer and I are to you for helping him get his money. Do come and see us real often, won't you?"

Banks promised to do so. The visitors departed. A moment later Tadgett reappeared.

"Left my hat," he explained in a loud tone. Then, leaning across the desk he whispered. "Don't pay no attention to it, Banks. She's fine now. Be just the same as anybody for two or three days, most likely. Thank you for —for understandin'; 'tain't everybody that would, I know. So long."

Banks impulsively extended his hand. "Ebenezer," he said with feeling, "you're a brick."

"Eh? What? Oh, no, no; I just-- Yes, Sheba, I've found it; I'm comin'. By-by, Banks. See you to-morrow probably."

When Banks dropped in at the secondhand shop next day Mr. Tadgett referred to the incident of the "vision." "They're kind of a new wrinkle with her," he said confidentially. "I was foolish enough to take her over to the Harniss Spiritu'list camp meetin' two summers ago, and right after that she commenced to be took with 'em—the visions, I mean. Of course I don't take much stock in what she thinks she sees. I had my fortune told when I was eighteen or so and 'twas forecast that I was goin' to be awful rich and marry a beautiful woman with gold hair. I'm edgin' up to sixty and poorer than a shot herrin's shadow, and Sheba's hair is black, so I'm off fortune tellin' for keeps. It's kind of worryin', though, this vision business," he added. "I can't never be just sure what she'll see. She had a vision about the new Methodist minister when he was

to our house a fortni't ago and what she started to tell him was—well, he ain't spoke to me since. Say, Banks—"

"Yes? What is it?"

"Why, nothin'—only—well, you won't tell about it—about her—outside and around, I mean?"

"Of course not, Ebenezer. You can depend on me."

"I know it. Dear, dear! I used to be so proud of her. . . . Well," he concluded stoutly, "I'm proud of her yet, and I shall be long's I live. . . . Now let's talk about some of the rest of the neighbors."

Banks did not see him again for several days. A new bit of professional business had come to the young attorney. He was inclined to think it the result of his success in the matter of the Tadgett-Truman sideboard, but whether this was true or not it was welcome for its own sake. Nothing weighty nor very profitable, merely the matter of a title search for old Mr. Hezekiah Bartlett, who lived in West Denboro; but as the old gentleman was a prominent citizen, well-to-do, an ex-director in the local bank and retired president of the lumber company, and his reputation that of an extremely careful not to say cranky man of affairs, Banks could not help feeling elated by this evidence of confidence on his part. He made several trips to the office of the registrar of probate in the courthouse at Ostable, and it was not until the following Wednesday that he found time to drop in at the Tadgett shop.

Ebenezer was in his back room—not the other back room, but the office this time—and the little table was cleared and ready for the weekly game of euchre with Jotham Gott and Eliab Gibbons.

"Hello, Banks!" he hailed. "Glad to see you. Thought maybe you'd been made judge or somethin', way you've kept out of the way of everyday folks lately."

Banks explained that he had been busy. Tadgett was

carefully counting two battle-scarred decks of cards and singing, as he did so:

"Oh, the moonlight's fair to-night along the Wabash;
From the fields there comes the breath of new-mown hay—

"Thought I'd make sure all the aces and bowers was present and accounted for afore the gang got here," he observed. "Last time we played Jotham had a hand that looked as if 'twas goin' to make much as four or five cents for him and then Eliab found the jack of hearts on the floor. My soul to Betsy, there was a time. I thought Jotham was goin' to break down and cry. 'Twas the first good hand he'd had for an hour. I don't know what he'd have done, only we was makin' such a noise that he got scared somebody'd hear us and fetch the constable. Jotham was brought up strict, and although he loves to play for a quarter of a cent a point he's all of a tremble for fear he'll be caught at it. . . .

"Through the sycamores the candlelights are gleaming
On the banks of the Wabash, far away.

"Say, Banks, who do you suppose was in here to see me yesterday afternoon?"

Banks suggested Cousin Hettie.

"No. 'Twan't so bad as all that. And 'twan't the constable, neither. Though," he continued with a chuckle, "when I see who 'twas I wouldn't have been too much surprised to see the sheriff cruisin' right astern. 'Twas old lady Truman, that's who 'twas."

Banks whistled. "Mrs. Truman!" he exclaimed. "What is the trouble now?"

"That's what I kept askin' myself for ten minutes after

she hove in sight. But fur's I could make out there wan't any trouble at all. She just happened in to see if I had an old maple lowboy that would fit in to her second-best upstairs spare room."

Banks was more surprised than ever. "She came to buy —from you?" he cried.

"Oh, I know! I felt the same way. I kept watchin' the hand she held behind her back to see if there was a brickbat in it. But there wasn't—she didn't seem to hold any grudge at all; was good-natured and folksy as could be —as she could be to a mud worm like me, I mean."

"And did she really buy anything?"

"She bought that lowboy I had in the other back room. That is, she agreed to buy it provided her granddaughter, the Cartwright girl, liked it as well as she did. She's goin' to fetch Elizabeth—that's the girl's front name—in to see it in a day or so. Don't that beat all your goin' to sea?"

"It certainly does."

"It beat mine. I kept sayin' to myself, 'Now what in the world are you really here for?' Well, afore she left I began to have a glimmer of a notion. I think the lowboy was just more or less of an excuse. If I had to make one guess to keep from goin' under for the third time I'd guess she came here to talk about you."

"About me! Ebenezer, you're dotty."

"That's no news; half of Denboro's been sartin of that for a long spell. But I swear I believe I'm sane enough this time. The old lady kept fetchin' your name into the talk. I was haulin' the drawers out of the lowboy and pointin' out the old-fashioned hand dovetailin' and one thing or 'nother, and she'd say 'Yes,' and 'Very interestin',' and then she'd ask me more about you. Oh, they wan't what you might call downright out and aboveboard questions, you know, but they was questions just the same."

"What sort of questions?"

"Oh, all sorts of kinds. How old you was and where you learned law and why you ever decided to open up shop in a place like Denboro—that kind of stuff."

"But what for? Why should she be interested in me?"

"Give it up. I've been goin' over it ever since, and the only answer I can get is that she may be thinkin' of signin' you on as law pilot instead of Oscar Brooks. She and him had an awful row after that hearin' of ours and she's given him his walkin' papers—at least that's the town talk."

Banks laughed aloud. "When that happens I'll believe in Santa Claus," he declared. "Guess again, Ebenezer."

The little man shook his head. "You can't never tell," he said sagely. "Some kinds of folks think a whole lot more of you after you've hit 'em square on the nose. They figger that anybody able to treat them that way must be mighty smart. I have the notion Maybelle Truman may be that kind. She's a sharp old girl, or I don't know a razor edge when I see it. Don't know why I keep callin' her old," he added. "Matter of fact she can't be much older than I am."

Banks laughed again. The idea that Mrs. Truman should be considering him in a professional sense struck him as highly ridiculous. The fact that she had questioned Tadgett concerning him was odd, however.

"She used to know father," he mused aloud. "She told me so that day when I called at her house, I remember. I imagine her interest in me wasn't very keen, Ebenezer."

"'Twas interest, I'll swear to that. . . . Mind countin' that pack for me, Banks? I've counted it myself three times, and every time it's come different. You try it."

Banks was counting when the bell attached to the street door rang. Ebenezer grunted. "That's Jotham, on the track of the four cents," he observed. "He's ahead of time, but that's to be expected, I presume likely. . . . Eh? No, don't sound like his step, though, does it?"

He went out into the shop and Banks heard him speaking with some one. A moment later he returned. "It ain't Jotham after all," he whispered. "It's Sarah Hubbard, and she wants me to go down to her house and look at a table we've been dickerin' about. I guess likely I ought to go, for I've been after that table for a year, off and on, and if I don't grab this chance she's liable to change her mind for the fortieth time. Say, Banks, if you ain't in any hurry, would you mind stayin' here and tendin' shop till Eliab or Jotham come? They'll be here most any minute; then you can leave the place in their charge. Tell 'em I won't be but a little while."

Banks said he was in no hurry, so Mr. Tadgett, hastily seizing his coat and hat, hurried out. Left alone, the young man recounted and arranged the packs of cards and then, picking up the copy of the weekly *Item* from the litter on the desk, sat down to read the "Denboro Locals." They were anything but exciting and the time dragged. He was growing impatient. At last, however, the doorbell again rang.

"All right," he hailed. "That you, Ebenezer?" There was no answer. Obviously it was not Tadgett; and Gott or Eliab, whichever it might be, had not heard him. "Come along!" he shouted. "It's perfectly safe. The constable isn't here."

Footsteps crossed the floor of the outer shop and paused at the threshold of the back room. A voice said, "I beg your pardon."

Banks turned. Then he dropped the paper and rose hastily. The person standing in the doorway was not one of the euchre players, but a young woman. The light in the back room at that time of day was not brilliant, and Banks did not for the moment recognize her.

"I beg your pardon," she repeated. "Is Mr. Tadgett in? . . . Oh! Why, how do you do, Mr. Bradford?"

He recognized her then. She was Elizabeth Cartwright, Mrs. Truman's granddaughter. Banks was surprised and not a little embarrassed. "Why, Miss Cartwright!" he exclaimed. "I didn't know—I wasn't expecting—well, I wasn't expecting you."

She laughed. "I guessed you weren't," she said. "And yet I wasn't quite sure. When you mentioned the constable I thought perhaps Mr. Tadgett wasn't satisfied and grandmother and I were criminals again. Where is Mr. Tadgett?"

Banks explained the Tadgett absence and his own excuse for tending shop. He added a word concerning the expected arrival of the euchre players and his reference to the constable. "That was intended as a joke," he confessed ruefully. "Of course, it didn't take; most of my jokes don't. . . . Won't you sit down, Miss Cartwright? Tadgett will be back soon, I'm sure."

She hesitated. "I don't believe I had better wait. I told grandmother I was going down to the post office, just for the walk—for the exercise, you know. If I stay too long she will be sending the carriage for me. Grandmother doesn't approve of exercise; apparently it wasn't considered genteel when she was a girl."

"Ebenezer said he would be gone only a few minutes. He has been gone more than that already."

"Ebenezer? Oh, you mean Mr. Tadgett. Ebenezer Tadgett! Isn't it a perfectly gorgeous name? Tell me, does he live up to it? I'm sure he does. I heard him testify at that hearing the other day. He and old Mrs. Simpkins were too funny for words. The whole affair was awfully funny, as far as that goes." She ended with a trill of laughter.

Banks rather resented her amusement. To him that hearing had been a very serious matter. "I suppose it was," he said shortly. "But if it had ended the other way it wouldn't

have been so funny for Ebenezer. That three hundred dollars meant a great deal to him."

"Did it really? You and he weren't just pretending, then?"

"Pretending?"

"Yes. You are a lawyer and it is a lawyer's business to pretend—to make believe be dreadfully in earnest no matter whether he really is or not. Isn't that true?"

"Perhaps so; but there wasn't any make-believe at that hearing—on our side, anyway. If Tadgett had lost that money it would have been a hard blow."

"Well, he didn't lose it, thanks to you and that funny Mrs. Simpkins. I am glad he didn't."

"You are glad!" Banks exclaimed incredulously.

"Yes. Why not? Grandmother didn't really care about the money; it was a matter of principle with her. She thought she had been cheated, and she won't stand that from any one. I don't blame her."

Banks could have retorted that Mrs. Truman's attitude seemed to him to indicate a lack of principle rather than its possession. He did not, however. "It was a matter of principle on Tadgett's part," he declared. "He prides himself on being an honest man. And he *is* an honest man—as square as a brick; one of the finest fellows I ever met."

His earnestness seemed to amuse her. She sat down in the chair which she had refused when he offered it. "I believe I will stay a minute or two," she said impulsively. "All this is terribly interesting. You like this Mr. Tadgett—really like him, don't you?"

"I do, very much."

She nodded. "I think I should like him, too. That was my real reason for coming in here. I wanted to meet him and talk with him and hear him talk. I was sure it would be great fun."

"Fun? Oh, yes—I see."

"No, you don't see at all. I didn't mean to make fun *of* him. I took a fancy to him when he sat in that chair and told his story the other day. I like the way he talked to Judge Bangs—just as if he was a neighbor, you know, not a bit awkward or afraid, just—just real."

"That is what he is."

"Yes. And that is why I was glad when he beat pompous old Mr. Brooks. I never did like him."

This time Banks could not resist speaking his thought. "Was Mrs. Truman glad, too?" he asked dryly.

She laughed again. Hers was a pleasant laugh, not in the least forced or artificial. "Grandmother was cross," she admitted. "She was cross at Mr. Brooks for making such a fool of himself and of her. But I don't think she was angry at Tadgett or at you. In fact, I know she wasn't, for she said to me that very night that you were a clever boy, and if you kept on as you had begun you would make a smart lawyer. She has talked about you a good deal since, and always in the same way. That is the truth, really it is."

Banks smiled. "I am much obliged to her," he said. "She is a good loser, anyway."

"Yes. And as for Mr. Tadgett—well, when she came home yesterday she told me she had been in at this very shop and had looked at a maple lowboy which she thought she might buy. That doesn't sound as if she were very spiteful, does it?"

"No; it doesn't, that's a fact."

"That lowboy was my excuse for coming in here just now. Of course my real reason was, as I told you, to meet Mr. Tadgett himself, but the lowboy was the excuse. Grandmother said she was going to bring me with her the next time she came to look at it. I intended telling her that I had been in to look at it on my own account. Well," she finished, rising, "I can come again, of course."

Banks rose also. "I can't imagine what is keeping Ebenezer," he said, "but so far as the lowboy is concerned, I know where it is and I should be glad to show it to you."

She hesitated; then she glanced at her watch. "Will you?" she exclaimed. "Why, if you could— You see, grandmother will want to know where I have been—she expects me to account for my time as if I were a child—and if I could say that I have been inspecting that lowboy it might save a lot of questions. But I don't like to trouble you."

It was no trouble, of course. Banks led the way to the other back room, dragged the lowboy from its corner and exhibited it. She was enthusiastic.

"Why, it is lovely!" she declared. "And"—looking about the room—"there are so many other lovely things in here. Why does Mr. Tadgett keep them hidden where no one can see them? His shop is full of the most awful trash, but this—why, it is a treasure chest."

Banks repeated Ebenezer's reasons for concealing his beloved pieces, quoting his friend's words. She listened at first, but when he finished he was aware that she was looking at him rather than at the antiques.

"What is it?" he asked.

He was standing in the late afternoon light as it came in through the dusty window panes, and her gaze was fixed upon his face. There was a little pucker between her brows.

"Mr. Bradford," she asked suddenly, "haven't you and I met before, somewhere? Oh, I don't mean when you called at our house or the other day at the hearing, but before that—a long time ago?"

He smiled; she did not wait for him to reply. "I am almost sure we have," she declared, the pucker a little deeper. "That day when you called, when grandmother was scolding you and Mr. Tadgett about the sideboard and keeping me standing in the corner as if I were an image, I kept thinking, 'I know him; I am certain I do.' But grandmother was

perfectly sure I didn't know you and never did. And yet—well, I believe she is mistaken. Is she?"

His smile broadened. "I wondered if you would remember," he said. "I had the same feeling about you and I couldn't remember either, at first. And then I did. It was a long time ago. You were a very little girl and I was a kid too. You and your nurse—I suppose it was the nurse—were down at the shore, on Nickerson's pier. And—"

She clapped her hands. "Of course! Of course!" she cried. "I fell into the water and you fished me out."

"Yes."

"And we went to your house and they dried my things, and Suzette and I went home and never told grandmother a word. Suzette made me promise I wouldn't; I suppose because she was afraid of losing her place. Grandmother doesn't know of it to this day. Why, this is wonderful! You were my hero for ever so long, just think of that! Whenever I read, or was read to, of the noble youth saving the life of the distressed maiden I put you in his place. Oh, this is too perfectly romantic."

They laughed together. Just then voices became audible from the platform outside the street door, masculine voices all talking at once. The door banged open.

"I can't help it, I tell you," protested Ebenezer. "How did I know it would take so long? You fellows needn't have waited outside; you could have come in here and set down just as well as not."

Eliab Gibbons' slow chuckle broke it. "*I* didn't mind where I waited," he drawled. "'Twas Jotham made all the fuss. He was so fidgety that I thought he'd have a fit."

"And no wonder," retorted the third voice, that of Mr. Gott. "I don't know how many folks see us standin' on the corner, and I bet you every one of 'em was onto who we was waitin' for and what was goin' on. I keep tellin' you

fellows that I've heard talk about us playin' cards in here; the last time I went to church meetin'—"

"Eh?" This from Eliab. "How long ago was that, Jotham?"

"Never you mind. I've been to church since you have, I'll bet, and a darned sight oftener. And the last time the minister preached about gamblin' and he never took his eye off me from beginnin' to end. Maybe you didn't see in the *Item* how the sheriff raided Rounce's barber shop over to Harniss and caught that gang playin' seven-up for money. I don't want to be hauled into no court, and the surest way to fetch that around is for us to be seen standin' outside this shop and lookin' secret. If I'd suppose you and Sarah G. was goin' to spend half the evenin' together, Ebenezer, I'd— Who's that?"

It was Banks; he had emerged from the other back room. "It's all right, Gott," he said. "Ebenezer, there is some one here to see you. Here is Mr. Tadgett, Miss Cartwright."

She was standing behind him. "How do you do, Mr. Tadgett?" she said. "I stopped in a moment to look at that lowboy grandmother is interested in. Mr. Bradford showed it to me and I like it ever so much. . . . No, I mustn't stop any longer now; she and I will come again—to-morrow, very likely. Good night." Then, soberly but with a twinkle in her eye, she added, "I hope you have a nice game."

Jotham's horrified gasp was distinctly audible. Gibbons looked uncomfortable. Even Ebenezer Tadgett was nervous. "Why—er—" he stammered.

"Good night," she said again and walked briskly past them to the outer door. Banks impulsively followed her to the platform. There she broke into another bubble of laughter.

"The poor things looked frightened half to death," she said. "A guilty conscience is a terrible thing, isn't it? Thank you ever so much for showing me the lowboy, Mr. Bradford. Good night."

He hesitated. "Do you think you ought to walk home alone?" he suggested. "It—it's getting rather dark; shan't I—"

"No indeed. It isn't dark enough for that. Besides, I am sure your supper must be ready and waiting. I know mine is."

"But—oh, confound it, I—I— There are so many things I should like to talk about. About that Nickerson pier business, and all. Why, I remember—"

"Yes, so do I. We must talk about it some day, of course."

"Well, when?"

"Oh, I don't know; pretty soon. Why don't you call some evening?"

"I? Oh, certainly. Your grandmother would be overjoyed, wouldn't she?"

"I don't think she would object. She has talked about you a great deal since the hearing and never unpleasantly. In fact, as I told you, she rather admires you for your cleverness."

"But for me to call on you!"

"Well, it isn't such an unheard-of thing. Other people call on me occasionally." She stepped from the platform to the walk. "I shall tell grandmother I met you," she went on. "And I think I shall tell her of our life-saving adventure. It will amuse her, I know. Of course, if she does object to your calling—"

"Yes? If she does?"

"Well, then I shall remind her that I have a mind of my own. I have to do that occasionally."

"By George, I believe I will come up some evening!"

"Why not? Good night, Mr. Bradford."

CHAPTER VIII

AT supper that evening Banks told his mother of his meeting with Elizabeth Cartwright in the Tadgett shop. Also he told of Mrs. Truman's visit to that shop and her conversation as repeated by Ebenezer. Her apparent interest in him—Banks Bradford—and Tadgett's guess that she might be considering him as a successor to Brooks as her legal adviser he treated as a joke.

Margaret was inclined to agree with him there. "I imagine she will want some one a little older and more experienced than you for that," she said.

"Of course she will. That is just Ebenezer's nonsense; he thinks I am King Solomon the Second nowadays. But why do you suppose she asked him all those questions about me? She did ask them; that much is true, at least."

"What sort of questions were they?"

"Oh, about how old I was, and why I picked out Denboro as a place to practice law and—well, that sort of thing. When I went up to her house that time—the only time I have ever been there—she gave me to understand that she used to know father. She said I looked like him, I remember." His mother made no comment; she was clearing the table. "It must have been before she married Truman. Father had been dead several years when that happened, hadn't he?"

"Yes, Banks."

"And somebody—was it Tadgett or Uncle Bije?—told me the gossip was that she was keeping a boarding house in Boston when Captain Elijah fell in love with her. Father was never one of her boarders, was he?"

"Your father's home was here—in this house."

"Yes, I know. But after he was made a member of the firm he must have had to stay in Boston part of the time, I should think. . . . Oh, well, it doesn't matter. What have you been doing all day, Mother?"

"The usual things. Sweeping and cooking and cleaning house. Cousin Hettie dropped in for a minute this afternoon."

"I'll bet. Dropped in for a minute and stayed an hour. . . . Some day, Mother, I hope to earn enough so that we can keep a servant."

"In a little house like this I shouldn't know what to do with a servant if I had one."

"I should. But we won't argue about that now. Better wait until I'm sure of earning enough to pay my own way before I begin paying wages to some one else."

"How did you like the Cartwright girl? Is she as nice as she looks?"

"She's a corker—that is, I mean she seems to be nice enough. She—"

"Yes? What were you going to say?"

"Nothing. What did Hettie have on her mind? Has her spare-room lodger frozen to death yet?"

He had been about to mention Miss Cartwright's invitation to call on her at the Truman house, but changed his mind suddenly. In the first place, he was not quite sure that the invitation was seriously given, and far from certain that he should accept it if it were. Then, too, he knew his mother did not like Mrs. Truman; she had confessed as much. Why trouble her? In mother-fashion she might begin to fancy all sorts of silly things.

His law practice was picking up a little. The title search for Hezekiah Bartlett having been brought to a satisfactory conclusion, the old gentleman entrusted him with other commissions—minor matters themselves, but encouraging as possible promises of more important ones later on. Bartlett was

supposed to have retired from active business, but he still kept an interest in the lumber company and several other commercial enterprises in Ostable County. Also he was administrator of two good-sized estates, and their investments and his own were considerable. He was cross-grained, eccentric and crochety, but his reputation for shrewd judgment and absolute honesty was of the best. Captain Abijah knew him well, of course, and counseled his nephew to work hard to please the old fellow.

"He's got more kinds of queer quirks than a patent windlass," declared Uncle Bije, "and when he sets out to be he's stubborn as a balky horse, but he's straight as a yardstick and square on all four sides. Lots of folks lose patience with him—I do myself every little while—but nobody ever accused him of bein' dishonest. He was one of Judge Blodgett's best clients and if he should take a fancy to you, Banks boy, it might mean a lot. If I had to pick out some one man more than another in Denboro to have on my side in a town rumpus I guess likely I'd pick Hezekiah. Yes, I guess I would."

It was during one of his frequent calls at Banks' office that he made this declaration. Having made it, he turned toward the door, but paused and turned back again. "Banks," he said.

Banks looked up from his seat at the tambour desk. "Yes, Uncle Bije."

His uncle was rubbing his chin reflectively. "I was just goin' to say somethin'," he observed, "but I mustn't—yet. I'll tell you this much, though: You know I am a director in the Denboro National Bank, of course? Um-hum. Well, Hezekiah Bartlett used to be another. And we bank fellows are liable to put out an announcement pretty soon that'll make not only Denboro but three or four other towns sit up and take notice. If we do get it off the ways it'll be a pretty big thing in Ostable County bankin'. I'll tell you the minute

I can tell anybody, but meantime you stand in with old Hez Bartlett. Mum's the word, though. Keep your main hatch closed till I open mine."

Banks paid little heed to this strictly confidential tip from headquarters. With the superciliousness of youth he was inclined to grin at the importance of the little Denboro National Bank in the eyes of its officers and directors. He was more heedful of another item of advice given him by his uncle.

"You want to get out and around more, son," Captain Abijah had said. "Get out and into town doin's and affairs. You don't want word to spread that you're citified and too big for your boots. Join the Masons—you ought to do that anyway; greatest thing in the world, bein' a Free Mason is. Go to lodge meetin's and meet folks. And why don't you join the fire company? Got a first-class new chemical engine now and lots of good men in the crew. Get popular. Popularity is great for lawyers and doctors and ministers. When you've been here a year longer I'm goin' to have you nominated for some kind of town office, no matter if it's only poundkeeper. But that can wait. Folks must know you better before that happens."

So Banks shortly after this did join the fire company and later the local Masonic lodge. The former was more of a social organization than a public utility, for fires in Denboro were rare indeed. The company met every Tuesday evening in the room above Caldwell's store and the gatherings were almost always lively and amusing. Men of all ages and classes belonged, including both the Methodist and Universalist ministers, the druggist, the local clam and fish peddler, storekeepers, fishermen and sailmakers. Tadgett's name was on the roll and so, too, were those of his cronies, Jotham Gott and Eliab Gibbons. Samuel Hayman, the undertaker, was foreman of the company.

A day or two after Banks' meeting with Elizabeth Cart-

wright in Tadgett's shop, Ebenezer informed him that Mrs. Truman and her granddaughter had called again and had ordered the lowboy sent home.

"Sorry, Banks," said Ebenezer, "but I'm afraid there ain't goin' to be anything in this trade for you. Maybelle paid cash down on the nail and unless her money turns out to be counterfeit I can't see that I'll need a lawyer. Don't seem hardly fair, considerin' that if you hadn't licked her in court she most likely never'd have had anything to do with me again, but that's how it stands. Don't lay it up against me, will you?"

Nearly a week passed before Banks Bradford and Miss Cartwright again met. This time it was in the post office. He had called at the window for the family mail—that day it consisted of an advertising circular and the *Item*—when, moving toward the door, he came face to face with her. They shook hands.

"Tadgett tells me that the lowboy is your property now," he said. "I'm glad, not only because I think it is a beauty, but on Ebenezer's account. It is very seldom that he has the chance to sell as expensive a piece as that at this time of year. Honestly, I think it was pretty fine of Mrs. Truman not to hold a grudge."

"Oh, grandmother doesn't hold grudges—at least, not little ones. She has known about that lowboy for ever so long; Mr. Tadgett has had it for more than a year. Grandmother always gets what she wants, in the end. Besides, as I told you the other day, she isn't a bit spiteful so far as Mr. Tadgett and you are concerned. With Mr. Brooks, now—well, that is different."

"It wasn't his fault really. We had him in what my Uncle Abijah would call a clove hitch."

"I don't know what that is, but judging by what grandmother said to Mr. Brooks it must be something very un-

pleasant. I told her I met you in the Tadgett shop, and that I invited you to call."

"What did she say to that? . . . Oh, you needn't tell me, if you had rather not."

"Why shouldn't I? She said—well, to tell the exact truth, she said she wondered if you would have the courage to do it."

"Courage? Oh, yes, I see—courage meant cheek, I suppose."

"I don't think so. I think it meant exactly what it sounded like. Grandmother isn't afraid of much of anything or anybody—or I have never known her to be—and so she likes courage in other people. . . . Good afternoon, Mr. Bradford. Tell Mr. Tadgett that I am coming in again soon to see all his lovely things."

That very evening Banks Bradford rang the Truman doorbell. The maid who answered the ring was the same who had admitted him when he called in the matter of the sideboard. She looked surprised and a little frightened to see him now.

"Is Miss Cartwright in?" he asked.

"I—I don't know."

"Well, will you find out, please?"

"Yes—yes, sir. If you'll wait."

He did not have to wait long. The maid was back in a minute or two, looking more surprised than ever. "You are to come into the library," she announced. "Miss Elizabeth will be right down."

She took his hat, but she did not ask him to remove his overcoat. She ushered him into the library and he sat down on the huge upholstered davenport. A moment later he heard Elizabeth's step on the stairs.

"Well!" she exclaimed, as she entered. "Here you really are."

"Here I am—cheek, courage and all."

"I am ever so glad you came. And so is grandmother. She will be down in a few minutes. But why don't you take off your coat? Aren't you going to stay long enough for that?"

He hesitated. "Why, now that you ask me—" he said.

"Ask you? Didn't that stupid Mary ask you to take it off? No, of course she didn't. She looked frightened to death when she told us you were here. I don't know what sort of orders she expected. She is so ridiculous." She rang the bell and Mary, still nervous, appeared in the doorway. "Take Mr. Bradford's coat," ordered Miss Cartwright. "Why in the world didn't you take it when he came?"

"Why Miss Elizabeth, I—I didn't know's you'd want me to. Being as who it was, I—"

"There, there! Don't make it any worse. Go away."

The maid departed with the overcoat. Elizabeth and Banks looked at each other. Both burst out laughing.

"She thinks, of course, that I have come here to drag you into court again," said Banks. "She couldn't imagine any other reason. Nobody in Denboro could, after that hearing."

"No, I suppose not. And she lived in Denboro all her life until grandmother hired her. What a funny old town it is. They take little things so seriously. Any one might think we had been through a trial for murder."

"That isn't it exactly. Your grandfather was one of our biggest guns, you see. So far as I can learn, the village took off its hat when he walked down the street. And his widow inherited the crown. But Tadgett's just Ebenezer Tadgett and I am Capt. Silas Bradford's boy—and shall be till I'm ninety. For us to dare to bring suit against your grandmother was—well, it was lese majesty and more."

"Oh, nonsense! From what I've seen of Denboro I should call it very democratic indeed. And as for names, I have

heard your father's name mentioned ever so many times and always with reverence. I gathered that he was a sort of local idol. When I asked Eliab—Mr. Gibbons, I mean; he works for us three days in the week, you know—when I asked him about your father I thought he would fall on his knees to worship. He did drop his shovel; apparently he needed both hands to do the subject justice." Her laughter was contagious and Banks laughed too. "Grandmother used to know your father," she went on. "She said so. I wonder when and how."

"So do I. Hasn't she told you?"

"No. She hasn't told me anything."

"I can't imagine when it could have been. Of course my father and your grandfather were partners in the shipping business at one time. Your grandfather—"

"He wasn't my real grandfather—Captain Truman, I mean. Grandmother was his second wife. My mother was her daughter by her first husband. She was very young—only seventeen or eighteen, I think, when she first married. Her husband—my grandfather Rodgers, that is—was killed in the Civil War. My mother's name was Daisy Rodgers and she married my father, George Cartwright. Mother died when I was born and I lived with father in Philadelphia until I was nine. Then he died and I came to live with grandmother and Captain Truman; they had been married the year before. There! that is my family history, and why I am boring you with it goodness knows. But it doesn't explain how grandmother and your father came to know each other, does it?"

"No, it doesn't. I asked mother and she didn't seem to know, either. Well, it isn't very important."

"No, I suppose it isn't, but like any other puzzle, it is fun to guess. Perhaps grandmother will tell me some day, when she is in the mood. She can be very secretive, and for no reason at all, if it suits her to be. Now tell me something

about yourself—why you decided to practice law in a little town like this. Your uncle, Captain Bradford, was responsible, I think you said when grandmother asked you, that afternoon when you came threatening to put us in jail."

He was telling her a little of the truth—not all of it; he omitted all reference to money matters—when Mrs. Truman came into the room. She was, as usual, becomingly if rather youthfully gowned; her face, in the shaded lamplight, showed scarcely a wrinkle; and her speech and manner were almost vivacious. It would have been much easier to believe her to be Elizabeth's mother than her grandmother. She was certainly what people called a well-preserved woman, he decided, even if the preservatives might be to some extent artificial.

She greeted him graciously but cordially. "Good evening, Banks," she said. "You don't mind an old lady—I know that is what I am—calling you by your Christian name, I hope?"

Banks murmured that he did not mind in the least. She smiled and sank rustling into a chair—the most comfortable in the room, by the way.

"Elizabeth told me she had asked you to run in and see us," she said. "She seemed to think you might not care to do so because of our—what shall I call it?—our little disagreement the other afternoon. I told her I hoped you wouldn't hesitate on that account. Oh, and I ought to congratulate you, oughtn't I? Congratulations from a loser are not always sincere, but mine are. You made me feel like a perfect ninny, but I admired you even while I writhed. They tell me that was almost your very first case; I can scarcely believe it. Was it really?"

Banks smiled. "There isn't any almost, Mrs. Truman," he said. "It was my only case so far, and not much of one at that."

"Is it possible? One might have thought you were an

old hand—that is, if so very young a hand could be old. The way in which you made an exhibition of me and that idiot, Brooks, was quite masterly. Well, I am through with him, I trust."

Her eyes snapped and her white teeth—very white and pearly they were, and remarkably even—clicked together as she uttered the name of her ex-attorney. Banks could not help feeling a trifle sorry for his brother in the legal profession. He must have had an unpleasant time after that hearing ended.

Elizabeth put in a word. "Poor old Mr. Brooks," she said. "I should have pitied him if I hadn't felt that he deserved it. He was so pompous and so sure of himself at the beginning. He wouldn't listen to a word from grandmother or me. He knew it all."

Mrs. Truman's pearly teeth clicked again. "He listened to several words from me before we parted company," she declared, with a nod so emphatic that it set her diamond eardrops twinkling. "I never liked the fool. He was a legacy from Elijah—Captain Truman, I mean. The captain swore by him and so I have permitted him to handle my affairs—some of them, that is—ever since. Well, he will handle no more, thank goodness. But there! why should we waste time on him? He is past history. Now you children—that is what you are, you know—must go on talking just as if I weren't here. By the way, what were you talking about when I interrupted?"

Elizabeth answered. "We were talking past history, too, Grandmother. We were speaking of Mr. Bradford's father and trying to guess where and when you knew him. Of course you didn't marry Grandfather Truman until after Captain Bradford died, so you couldn't have met him here in Denboro."

Mrs. Truman turned to Banks. "How did you know I

knew your father?" she asked quickly. "Who told you I did?"

Again it was Elizabeth who answered. "Why, you did yourself, Grandmother," she said in surprise. "Don't you remember? That very first day, when Mr. Bradford came about the sideboard, you said you used to know his father and that he looked like him. You said the same thing to me after he had gone."

Mrs. Truman had leaned forward in her chair. Now she slowly sank back into it. "Did I?" she queried. "Oh, yes! I believe I did. So that was how you knew. No one else would speak of it, of course. . . . No one did?"

She was addressing Banks, and it was he who replied. "No, Mrs. Truman. No one else would know about it, would they?"

"Why—why, no; probably not. Of course, your mother—"

"Oh, mother doesn't know. She seemed surprised when I told her what you said—about knowing father, I mean."

Mrs. Truman smoothed the shining front of her silk skirt. She laughed lightly. "Now let me see," she mused. "When did I meet Captain Bradford? Oh, yes! of course; Captain Truman introduced us. He was in the shipping business then in Boston and he and your father were partners. That was it. We met several times—at my house. No doubt Captain Bradford never mentioned it at home here. Probably he didn't consider it worth while, and it wasn't, of course. Did I say you looked like him? That was presumptuous, and yet I think you do—as I remember him, which isn't very clearly. Now tell me about yourself—how you are getting on with your practice. I am interested, truly I am. It isn't all idle curiosity. I have a reason for asking—or perhaps I may have by and by."

Banks, remembering her interest in him as expressed to and quoted by Ebenezer Tadgett, could not help feeling a

thrill of excitement. What did this interest mean? To dream that he might fill the position vacated, on compulsion, by Brooks was too silly even for a dream. But there must be something behind it all.

He told her what he had told Elizabeth; now, as then, omitting any reference to his mother's straitened circumstances. She listened, asking questions occasionally—a more experienced lawyer might have considered them leading questions; and without being aware of it he told a great deal —of his college and law school, of his abandoned plan for a career in Boston, of his uncle's interest and advice, of his life at home with his mother. She asked several questions concerning Margaret Bradford.

"What did she think of your taking up the cudgels for poor abused Ebenezer Tadgett?" she asked. "She approved, I suppose?"

He smiled. "She knows Ebenezer well," he said. "And she was sure he would not do anything which wasn't perfectly straight and honest. So she approved so far. But I doubt if she entirely approved my daring to bring a lawsuit against any one as influential as you, Mrs. Truman."

"Bless me! how flattering. She advised you not to have anything to do with the suit—or me, I suppose?"

This, being so near the truth, embarrassed Banks slightly. "Why—er—well, you should have heard Uncle Abijah and Cousin Hettie on the subject," he said. "They were sure I was committing professional suicide."

"Think of that! I am flattered. . . . Yes, Mary, what is it?"

The maid was at the doorway. "It's Mr. Trent, ma'am," she said. "He's in the parlor—the drawing-room, I mean."

"Is he?" Mrs. Truman rose. "You children must excuse me for a little while," she announced. "And glad enough to do so, I imagine; I have done absolutely all the talking, I know. Don't go just yet, Mr. Bradford. I want

Mr. Trent to meet you. Don't let him go until I come back, Elizabeth, dear."

She rustled from the room and the young people, left alone, fell to chatting of this and that. They discussed town happenings, drifted from these to Ebenezer Tadgett and his antiques, from these again to the fire company—Banks had not yet joined it but was planning to do so—to Captain Abijah and his pride in his native town.

"How do you like living in Denboro?" asked Banks. "This will be your first winter here, won't it?"

She nodded. "I am not quite sure yet that I shall like it," she admitted. "It has been pretty dull so far. Last winter we were in Pasadena and the winter before that at Cannes. Denboro is—well, it is different."

"Yes. There can't be much doubt of that."

"It is. At first I thought it might be fun to live here in the country, in this house—I have had some wonderful summers in this house—and with just the country people and the quiet and the snow and everything. But I am beginning to wonder. We don't see many of the all-year-round people. And then grandmother herself is so—so unhappy."

"What do you mean? Unhappy—why?"

"Perhaps discontented would be a better word. She minds the quiet and the dullness a good deal more than I do, I think. Sometimes it seems as if she hated the place."

"Hates Denboro, you mean? Why does she stay here then?"

"I don't know. She never has before—all the year, that is. We have been abroad or in California or in the South every winter, except this one, since I left school. And she was always away somewhere while I was at school. Grandmother is sixty, but she loves gayety and society and all that sort of thing. I can do without them much better than she can. We had planned to go to Paris and after that to Italy,

but all at once she changed her plans and decided to stay here."

"Why, I wonder?"

"Goodness knows. One of her moods, I suppose. Oh, well, I don't really mind. Perhaps I shall like Denboro when I know it better. I wish I knew the people in it as you do. If I were a man I could get out and meet them. I am glad I met Mr. Tadgett. He is jolly and he says such funny things. I like him."

Which brought them back to Ebenezer once more and they were still talking of him when Mrs. Truman returned. Following her was a tall man whom Banks recognized as Christopher Trent, of Ostable, grandson of the Benjamin Trent who had been Silas Bradford's senior partner in the old days.

Banks and Trent had never met, but Captain Abijah had pointed the latter out to his nephew one day at the entrance of the Denboro National Bank. Trent was a banker himself—that is, he was president of the little Ostable Bank, as his father had been before him. He was one of the county's rich men. A bachelor, middle-aged, he lived alone, except for two servants, in the old Trent house in Ostable. Other than his bank presidency he had no active business or profession, but he was reported to have interests in various enterprises scattered throughout New England. He owned and drove several fast horses, was one of the very first in his section to purchase that new contraption, an automobile, and he lived the life of a country squire, so far as that life could be lived in America. He dressed smartly and his scanty graying hair was carefully combed forward to cover his bald spot.

Mrs. Truman introduced him to the visitor.

"Chris," she said, "this is Banks Bradford. It is perfectly amazing that you and he haven't met before, but I know you haven't. Banks, Mr. Trent's grandfather and

your grandfather and my husband were partners back in the dark ages. You knew that, of course. And here to-night is a Trent and a Truman and a Bradford together again. Isn't it a coincidence! Aren't you thrilled by it, Elizabeth? I am, but when I was a girl it was fashionable to be sentimental."

Banks and Trent shook hands. They looked each other over, Banks with an idle curiosity, Trent with a longer and more appraising stare.

"How are you, Bradford?" he said cordially enough. "It is queer that we haven't run into each other before now. I have heard about you, though. Been making a sensation in Denboro lately, so they tell me. You gave Maybelle here a spanking the other day. Ho, ho! that must have been fun; sorry I missed it."

Banks scarcely knew what answer to make. The idea of spanking Mrs. Capt. Elijah Truman was rather shocking to his sense of propriety. But the lady herself laughed gayly and Elizabeth was smiling, so he too smiled and said that he was lucky, that was all.

"No luck about it," declared Mrs. Truman. "Just common sense and smartness, that is what it was. You'll admit I took my spanking gracefully, won't you, Banks?"

"You've been awfully nice, Mrs. Truman. Making trouble for you was a pretty nervy thing for me to do. I realize it well enough."

Christopher Trent was still chuckling. "I'll say it was," he agreed. "But that's all right. Maybelle's a good sport. She appreciates nerve when it wins. So do I. How is the law game going, Bradford? Getting ahead, are you?"

Banks said he supposed he was doing as well as he ought to expect, everything considered.

"It's a slow race and a long pull, I guess. But from what I hear, you are on the right track. I may be able to throw something your way once in a while; will if I can. If you

ever get over to Ostable run in and see me. If I'm not at the house you'll probably find me at the bank, or out around somewhere. Well"—turning to Elizabeth—"how's the girl? Haven't seen you for a week; that's a long seven days—altogether too long."

Banks left the Truman mansion with a pretty firm conviction that he did not like Christopher Trent. He was too cocky, too self-satisfied, too patronizing and off-hand to him, and altogether too familiar and disrespectful to Elizabeth Cartwright. A man as old as he must be should not take advantage of his age to pat a girl's shoulder and look at her as if—as if she were his property or something. But he also realized that he must not permit Mr. Trent to perceive his dislike. That might be bad policy for a struggling young lawyer. Trent had repeated his invitation to call the next time he, Bradford, visited Ostable. And as Banks was leaving he added something even more expressive of real interest.

"I may drop in at your shop myself some time or other," he said. "Just for a chin, and a smoke perhaps. By the way, you don't know much about—er—bank law, I suppose? Haven't had any experience with that sort of thing, of course?"

Banks did not understand exactly. "I—I don't know what you mean by bank law, Mr. Trent," he replied. "If you mean contracts and loans and corporation law, why, I studied that sort of thing, of course, but I haven't had any practical experience."

"No reason why you should have—yet. Well, I'll see you later, here or over my way, probably. Good night."

Mrs. Truman, as she bade him good night, said, "We have enjoyed your call very much, Banks. Elizabeth will tell you that I do love to have young people about me. So you must come again, and soon."

The maid brought him his coat and hat, but it was Eliza-

beth who accompanied him to the door. "There!" she said impulsively, "I have had a really pleasant evening for the first time in ever so long. You see, I was right—grandmother doesn't hold any grudge and she did want you to call. So you must come again. Good night."

CHAPTER IX

MARGARET BRADFORD was in the sitting room, in the rocking-chair by the table with the lamp upon it, when Banks came up the walk. The window shade was partially raised and he could see her plainly.

A book was propped up on the table beneath the lamp and she was reading, the needles in her busy fingers flashing, for she had had what she would have called an old-fashioned bringing up and was one of the accomplished few who could read and knit at the same time. She was knitting a sock and he knew perfectly whose sock it was to be. On the wall he could see his father's portrait.

Like most healthy young men, Banks despised sentimentality, but the sight of the little domestic tableau in the sitting room gave him a thrill of warm-hearted affection. She was a pretty fine woman, that mother of his; by George, she was!

She looked up from her knitting as he entered.

"Hello, Mother," he hailed cheerfully. "You're up late, aren't you?"

"Why, perhaps I am. I have been busy, reading and knitting, and I don't believe I know what time it is. Where have you been all the evening, son?"

"I? Oh, just out and around."

"I see. Did you have a good time?"

"Yes, I did." He hesitated; then, with a laugh which was not as free from embarrassment as he intended, he added, "Mother, I'll bet you can't guess where I have been. Come, now."

She put down her knitting and looked at him. "Perhaps I can," she said quietly. "I guess you have been calling on —well, on Elizabeth Cartwright."

He gasped in utter astonishment. "For heaven's sake," he demanded, "how did you know that?"

"I didn't know it. You dared me to guess and I did, that's all. It was a good guess, too, wasn't it?"

"It certainly was. But—why did you guess that? Who told you? Come now, Mother, you're laughing at me. How did you know?"

Her smile broadened. "I didn't really know, Banks, but Hettie dropped in this evening after prayer meeting, and she told me that about eight o'clock she saw you hurrying along up the Old Ostable Road. At least, she was almost sure it was you, but as she was fifteen minutes late for meeting she didn't call after you to make sure. She couldn't imagine where you were going and so she stopped in on her way home."

"To find out, of course. Well, you couldn't tell her; I'm glad of that."

"I didn't tell her; but as the Truman house is on that road I guessed you were going there."

"Humph! It's a wonder she didn't guess. Not that I should have cared if she had."

"Oh, she did! She was very much excited about it. I think she was afraid you might be going to bring another lawsuit against Mrs. Truman. She hasn't quite got over her shivers at your daring to bring the other one. She gave me a good talking to about your choice of friends—taking up with a Tadgett against a Truman was foolish if not wicked. I pacified her, I think; told her you were probably just taking a walk. That was what you told me you were going to do, if I remember."

Her son blushed and was uneasily conscious of it. He sat down upon the sofa beneath his father's portrait. "Hettie is a darned nuisance," he declared pettishly. "But hang it all, Mother, I don't understand yet. How did you know I was going to call on Elizabeth—on the Cartwright girl?"

"Well, you were rather carefully dressed, for just a walk. And according to Hettie you were on the Old Ostable Road. Miss Cartwright is the only young woman living on that road, so far as I know."

"Mother, you are too smart altogether. Dad must have had to watch his step; he couldn't have put much over on you, I guess, even if he had wanted to." She did not answer; she picked up her knitting and bent over it. "You were right, anyway," he went on. "I did go up to call on her. She asked me to come—asked me two or three times, as a matter of fact. And when she said she had told her grandmother about asking me and the old lady didn't offer any objections, I—well, I went."

Margaret had dropped a stitch and she picked it up with care. "Did you have a pleasant call?" was her next question.

"Why, yes. Just sat around and talked, of course."

"That is about all that is expected of a caller, isn't it? Did you see Mrs. Truman?"

"Yes. She was with us most of the time. Then that Trent man came, and I met him."

"Trent? Christopher Trent, from Ostable?"

"Yes."

"He calls there a good deal, doesn't he?"

"Does he? I don't know; but I shouldn't wonder. He and Mrs. Truman seem to be pretty good friends. It was odd, wasn't it—a Trent, a Truman, and a Bradford being together again? The three names in father's old firm, you know. Mrs. Truman spoke of that."

"Did she? What else did she speak of?"

He told as much of Mrs. Truman's conversation as he could remember. At the end he mentioned Trent's apparent interest in him and his practice. "He hinted—or it seemed to me that he did—at his being able to throw some work my way by and by. And Mrs. Truman said as much or more, on her own account, before he came. Trent is a pretty big

man in the county—president of the Ostable bank and all that. If he should take a fancy to me—he and Mrs. Truman—why, it might mean a lot, you know."

Margaret looked up. Her face was very grave. "Banks," she said impulsively, "be careful, won't you?"

"Careful! Careful of what?"

"Of—of—well, I don't know."

He laughed. "I'm sure I don't," he declared. "If influential people like Mrs. Truman and Christopher Trent should take a fancy to me and throw practice my way, it would be about as fine a bit of luck as a fellow could have, I'd say. What in the world is there to be careful about, Mother?"

She knit for a moment without speaking; then she said, "Why, nothing, dear, I suppose. Now tell me a little about the Cartwright girl. She is very pretty, I know. And she is nice? You like her?"

"Yes," said Banks with rather elaborate nonchalance. "I like her. She's good fun and sensible, and she can talk about something besides the weather and the neighbors. I think you would like her, too, Mother; she is your kind, I shouldn't wonder. She's good company, and good company of my age isn't any too plentiful in Denboro—in the winter months anyhow."

"Why, Banks! That sounds a little snobbish, doesn't it?"

"Snobbish! What in blazes have I got to be snobbish about? And it isn't snobbish, it's the plain truth. There is scarcely one of the fellows and girls I used to know when I was a little chap who stays in this town all the year. Every one of 'em—those that aren't married—are away at work in Boston or somewhere. You know it as well as I do, Mother."

She did know it and she did not contradict him. Her next remark had to do with his work at the office, and Elizabeth Cartwright's name was not mentioned again until they parted for the night. Then it was he who mentioned it.

"Look here, Mother," he said earnestly, "you don't mind my being friendly with Elizabeth, do you? Calling once in a while and—and that sort of thing?"

"Mind, dear? Why should I mind?"

"I don't think you should, but she's Mrs. Truman's granddaughter and I know you are prejudiced against Mrs. Truman, goodness knows why. To be honest, I think the old lady has been pretty decent to me, considering everything. And Elizabeth is a nice girl. I like her a lot. Oh, nothing serious; I'm not quite an idiot, I hope. I just like her, that's all."

"I understand. . . . Mr. Trent likes her pretty well, too, doesn't he?"

He turned to stare. "Trent?" he repeated. "What do you mean, likes her? Trent is an old man; he must be close to forty. Almost old enough to be her father."

"Yes, I suppose he is. . . . Good night, my boy."

"But Mother, what sort of ridiculous idea have you got in your head? Trent! Why, he's a typical old bachelor, a regular old sport. Chris Trent and Elizabeth Cartwright—good Lord—that sounds like Cousin Hettie."

"Does it? Then I am ashamed of myself. Good night—pleasant dreams."

He and Elizabeth met the next day at the post office and again a few days later in Tadgett's shop, where she had dropped in to see more of Ebenezer's "lovely things." He walked home with her that afternoon and called at the Truman house the following evening. Mrs. Truman was confined to her room with one of her frequent sick headaches and Trent did not put in an appearance, so the young people had the library to themselves. During their conversation it developed that Miss Cartwright liked exercise and frequently took long walks across the country or along the beach, so it was agreed that they should take one together on Sunday afternoon. They did, and as it was a clear,

snappy early winter day they walked far and had a thoroughly enjoyable tramp—so enjoyable that they agreed to repeat it the next Sunday. And in the interim he called again at the Truman mansion.

This call was not quite as satisfactory, for Mrs. Truman was in good health and shared the library with them. She was her vivacious chatty self and practically monopolized the conversation. As before, she seemed greatly interested in Banks' progress as a lawyer, especially when he chanced to tell her of his business dealings with old Hezekiah Bartlett. When at ten he said good night, it was she who bade him be sure to come again.

"It is so nice to have young people about," she declared. "Sometimes when I drive downtown it seems as if there wasn't a soul in this forsaken place who will ever see fifty again. Oh, I mean of our class, of course; there are fishermen and shop clerks and that sort of thing. Ah, me! It is wonderful to be young. I was young myself once, though I suppose that seems quite unbelievable to you two children," she ended with a titter.

During their Sunday walk Elizabeth referred to her grandmother's apparent liking for their acquaintance.

"She has taken a real fancy to you," she said. "She talks about you a great deal, and seems very much interested to learn how you are getting on with that fussy old Mr. Bartlett. I wonder why? She doesn't know him at all herself. She said so when I asked her. Chris—Mr. Trent, I mean—asked about that, too, the last time he called."

"He calls pretty often, seems to me."

"Yes, I suppose he does. Two or three times a week. He and grandmother are great friends. Which reminds me that we mustn't walk far to-day, for I promised to ride with him late this afternoon. He has beautiful horses—he's going to have one brought over for me to use."

Banks had no comment to make on this statement. He

was rather glum during the remainder of the short walk. However, when he made his next call at the house on the Old Ostable Road, Mrs. Truman was out and Mr. Trent did not appear, so the evening was perfectly satisfactory.

This sort of thing could not go on long in Denboro without attracting some notice. And, notice having been attracted, gossip followed. Nothing serious—merely hints and laughs—and as usual, neither hints nor laughs reached the ears of the parties most intimately concerned.

But one evening in the Bradford house on Mill Road there was a sort of impromptu conference; its subject was the growing friendship between Silas Bradford's son and Maybelle Truman's granddaughter. Cousin Hettie was present—she had just happened to drop in, she said; and a little later Captain Abijah came. Banks was out; he had not said where he was going, but, as Hettie observed with a significant smile, anybody was privileged to guess. It was this remark which turned the gathering into a family council.

"What do you mean by that, Hettie?" demanded Abijah. "You look sly as a stuffed tomcat. What are you hintin' at?"

Cousin Hettie bridled. "Hinting isn't one of my habits," she said crushingly. "What I have to say I speak right out. I'm plain-spoken, if I'm nothing else."

"Well, I'll call you somethin' else if you don't stop winkin' and bobbin' your head up and down. Speak out now. Come!"

Hettie smiled. "I guess Margaret knows what I mean without my speakin'," she observed. "Don't you, Margaret?"

Margaret looked up from her sewing. "I suppose you mean that Banks has probably gone to call on the Cartwright girl," she answered.

"There, there, don't act so innocent; it doesn't fool any-

body. You know just as well as I do that that's where he's gone."

"We don't either of us know, Hettie."

Captain Abijah's big laugh made the little room echo. "Good Lord!" he exclaimed. "Is that all the mystery? I judged he must have gone to steal somebody's chickens and had promised Hettie one for keepin' her mouth shut. Chicken is expensive these days, Hettie, and you're great for savin' money, you know." He laughed again.

Cousin Hettie turned her back upon him. "I do wish you hadn't been born with the notion that you were funny," she sneered. "Everybody knows by this time that Silie is chasing up to Maybelle Truman's two or three times a week. And he and Elizabeth meet down to the post office and in Ebenezer Tadgett's junk shop. And they go to walk by themselves every Sunday."

"By themselves? What did you expect—that they'd take the band and the fire company along and make a parade out of it? Young folks don't do that, Hettie. You never had much experience, maybe"—with a wink at Margaret—"but you can take my word for it they don't."

Henrietta's back was more rigid than ever. "The whole town is talking about it," she said. "Not that that worries me, of course."

Margaret would have spoken, but the captain was enjoying himself and he spoke first. "Well, what of it?" he demanded. "If they talk about that it may give some other folks' private business a rest. And as for bein' troubled, why should any of us be troubled? So long as the girl and her grandmother don't object, why should we? It'll all amount to nothin', probably; young folks like to be with young folks, that's all. I was chasin' around with a dozen different girls when I was Banks' age."

The opportunity was too tempting for Hettie to resist. "Nothing ever came of any of your chasing, that's sure,"

she put in tartly. "Chasing is one thing and catchin's another."

Abijah ignored the thrust. "And suppose somethin' should come of it," he went on, in earnest this time, "what of that? If Banks and this Cartwright girl should decide to get married sometime it wouldn't be what us Bradfords could call a shipwreck fur's our end of it is concerned. She's a good enough girl, I guess, and a darned pretty one, too, or I've lost the judgment I used to have. The boy picks 'em well, I'll say that for him."

Another sniff from Cousin Hettie. "There's no fool like an old fool," she observed with apparent irrelevance.

"Glad you feel that way; confession's good for the soul, or so they tell."

Margaret cut in hurriedly. "Abijah, stop teasing; don't mind him, Hettie. I can't think there is anything of consequence in Banks' friendship for Elizabeth. He is just beginning his career. He has nothing as yet of his own. Is it likely he would consider anything—serious? Or is it the least likely that she would consider him?"

Abijah grinned. "Boys and girls their age don't stop to do much considerin'," he said. "And if it should be serious by and by, when Banks gets his feet under him—again I ask you, why should we worry? Marryin' Lije Truman's granddaughter—or step-granddaughter, or whatever she is—wouldn't be bad luck for your boy, Margaret. Eh? That's so, isn't it?"

Margaret was silent. It was Cousin Hettie who spoke. "It would be too good luck for me to believe could ever happen," she declared. "I guess likely Mrs. Cap'n Truman may have a few plans of her own. And I doubt if your Silie's name is written down in 'em, Margaret; I doubt it very much."

Margaret's sewing slipped from her lap to the floor. "If

I thought it was serious I should be wretched indeed," she said with sudden emotion. Her brother-in-law and Cousin Hettie looked their astonishment.

"Well, that's pretty tart, I'll tell the neighbors!" exclaimed Abijah. "What's all this, Margaret? Course I know you've got a spite against Lije's widow and always have had, for no reason I could ever see. But I didn't think you'd let it stand in Banks' way."

"I should let nothing stand in his way—if I thought it the right way."

"Maybelle Truman's a kind of perky old poll parrot, I grant you; I'm not very strong for her myself. She's pompous and toplofty, and it makes me sick to see her riggin' herself up to look thirty-five when she's sixty-odd. But that don't made me blind to what Banks' marryin' her granddaughter might mean. She's loaded to the gunnels with money, and Elizabeth's the only nigh relation she's got. If the boy should nab the girl 'twould be a pretty good joke on the old woman. Yes, and a mighty good deal for him too. I believe Hettie'll agree with me, for once. You feel that way, don't you, Hettie?"

Hettie's agreement—her expression of it, at least—was only partial. "It's the 'if' that's the sticker there," she proclaimed. "Of course," she hastened to add, with sudden recollection of many previous proclamations, "to marry Silas Bradford's son would be a good marriage for anybody's granddaughter, in one way, but—well, it is all too foolish even to think about. There is Christopher Trent, for one reason."

Abijah nodded. "Yes," he agreed. "I guess you're right there. At least, everybody seems to think he's steerin' pretty steady in that direction." He seemed to reflect for a moment and then added with a nod, "I shouldn't like to see any row develop between Chris Trent and my nephew—not just now. There's too much of importance hangin' in

the wind. If I get a chance I must tell Banks to keep as friendly with Chris as he can, for all our sakes."

Hettie, of course, immediately demanded what he meant by that. "What is it that's hanging in the wind, as you call it?" she asked eagerly. "Margaret, do you know what he's talking about?"

"No, Hettie."

"He's got something more that he's hiding from us. If it has anything to do with our family I have a right to know it."

Captain Abijah rose from his chair. "It hasn't," he snapped. "Nothin' to do with Banks or you or Margaret or any other Bradford except me. Everybody'll know it pretty soon, if it goes through. Meantime they'll have to wait till the bombshell bursts. That won't be very long—or I hope it won't," he finished with a gesture of impatience.

"But Abijah—"

"Oh, be still! I'm going now. Good night, everybody."

"'Bijah, you wait. I'll walk along with you. Wait till I get my things on." She hurried to the rack in the entry.

The captain turned to his sister-in-law. "That woman is a regular dogfish," he growled. "You can't heave a calico rag overboard but she jumps to grab it and find out if it's good to eat. What in time did I let my tongue slip for? I've had this thing on my mind for a month and it makes me think out loud. Ought to have had more sense. She'll pester me from here to the corner of the Swamp Road."

Which was precisely what she did. Banks and Elizabeth Cartwright completely forgotten, she begged and pleaded until they reached that very corner. And there, as they parted, her curiosity was still unsatisfied.

"I think you are real mean, Abijah Bradford," she vowed spitefully. "You've got a secret and you won't tell your own relation what it is. There aren't many of us Bradfords

left, and when they begin hiding things from each other it's a pretty state of affairs, I must say."

"Oh, run along home to bed. I ain't hiding anything except what I've got to hide—for a spell. If anything comes of it you'll hear and so will everybody else."

"Oh, you provoking thing! I'll bet that I—your own cousin—won't hear it a bit sooner than everybody else, either."

Her tormenting relative patted her shoulder. "See if you can't place that bet somewheres, Hettie," he said with a chuckle. "It sounds like a winner to me."

CHAPTER X

MARGARET BRADFORD sewed no more that evening. After her visitors went she sat in the rocking-chair, thinking, thinking. It was nearly eleven when she went to her room and almost midnight when she heard Banks close the outer door and come tiptoeing up the stairs.

During breakfast she was very quiet, and her son noticed it. "What's the trouble, Mother?" he asked. "Didn't you sleep well?"

"Not very—no."

"Not sick, I hope?"

"No."

"Worried about something? Tell your troubles to the family lawyer. What's the use of having one in the house if you don't use him?"

She smiled. "I may do that some day," she replied.

"Well, why not now? Seriously, Mother, you are not really worried, are you?"

"Why—yes, dear, a little."

"It isn't about money, is it? I ought to have a small check almost any day now. Crowell owes me a little, and so does old Mr. Bartlett. They are good pay, or they are supposed to be."

"Banks, you—you are getting on with your practice? You are gaining a little?"

"A little, yes. I was figuring yesterday that during the past three weeks I had actually earned expenses and a little over. By expenses I mean not only my office rent but enough to pay you some of the back board I owe. Of course I shall pay it just as soon as I am able to collect."

"You don't owe me anything."

"Don't I? I think I owe you almost everything—you and Uncle Bije."

"Your uncle was here last night."

"Was he? Sorry I missed him. He hasn't been in at the office for two or three days. He seems to have something on his mind, some business matter that he occasionally hints about, but won't—or can't—speak of openly."

"Is Mr. Trent concerned in it, do you know?"

"Mr. Trent? Not that I know of. Did he mention Mr. Trent?"

"Yes. We were speaking of Miss Cartwright—Elizabeth, I mean. Hettie said something—"

"Hettie? Oh, yes, yes! She was here too? Then I'm glad I wasn't. They wanted to know where I was, I suppose?"

"No. They seemed to be quite certain where you were."

He put down his cup. "How should they know?" he demanded. "Why, you didn't yourself, Mother. I don't remember telling you where I was going."

She smiled. "Was it necessary, dear?" she asked quietly.

He flushed. "Necessary?"

"Why, yes. You have been there a great deal of late. And you and—and—Elizabeth have been walking together every Sunday."

"How on earth did you know that? Not that we have been hiding it from any one. Confound it, there is nothing to hide!"

She ignored the latter part of this indignant outburst. "According to Hettie every one in Denboro knows it," she said quietly. "And are talking and joking about it. They would, you know. Denboro isn't a very large place."

He struck the table with his fist. "This town makes me sick," he blurted angrily. "Just because she and I are—are friendly, and are interested in the same things and enjoy

each other's company, they think— Here! tell me, what *do* they think?"

"I don't know; they don't tell me, of course. What do you think yourself, Banks?"

"I? I think they are snooping, gossiping busybodies. That is what I think of them. They—why, they'll be having us engaged next."

She looked at him across the table. "Well, are you?" she asked.

"Are we?" he gasped. "Are we what?"

"Are you and she engaged?"

He pushed back his chair. "Mother," he cried angrily, "you ought to be ashamed of yourself. Do you think I— Oh, for heaven's sake, what kind of a fellow do you think I am?"

"I think you are the dearest fellow in the world. And I don't see how any girl can help thinking the same thing."

"Oh—oh, this is ridiculous! This is what you are worried about, of course. Well, I am not engaged, and I have no thought of being. She and I are just—just—"

"I know, my boy. You haven't either of you considered where this friendship of yours may lead. As your uncle said last evening, young folks don't stop to consider, as we older ones have learned to do. And that is what troubled me and why I have dared to speak to you now. Don't you think you ought to consider, Banks, dear—before it is too late? People are talking already—oh, I know you don't care what they say, but perhaps you ought to a little. You ought to think of yourself and of her—and now is the time to do it—now while you are, as you say, just good friends."

"That is all we shall ever be."

"Are you sure? Oh, I know! I was very young when I married, and your father was only a few years older."

"Good Lord! Why do you say that? You're not sorry you married father, are you?"

She sighed. "I shan't say much more," she went on. "Perhaps I shouldn't have said so much. But Banks, do be careful. You are a poor man's son, with your own way to make. She is the granddaughter of a rich woman."

"But Mother, Mrs. Truman knows I am friendly with Elizabeth. She likes to have me call—she says so."

"Yes," agreed his mother with a troubled frown, "I know; and that is what I particularly don't understand. There, dear, that is all. I shall never mention this again. But do please think it all over very carefully. I am sure you haven't thought at all as yet. Try and think, not only for your sake but for hers, just what your feelings for Elizabeth are or may be. Think whether it is wise to see her as often as you do. Think whether it is wise for you and wise—and quite fair—to her. . . . You're not too cross with me? Try not to be, please. Perhaps I am, as you say, ridiculous; but"—with a sudden catch in her voice—"I am your mother."

He laughed, patted her shoulder, and assured her that he was not cross in the least. "Of course," he added, "you are taking this whole thing too seriously. You are worrying when there is nothing to worry about; but that is natural, I suppose. Women," said he, speaking from his long experience, "are that way, I know. It's all right, Mother; I'll behave."

"And you will think—and you will be careful?"

"Oh, sure! Don't fret. I've got a grain of common sense, even if Cousin Hettie won't believe it."

On his way to the office he reviewed the interview at the breakfast table and decided that it was all nonsense, his mother's anxiety and caution. Nonsense prompted, of course, by that pest, Cousin Hettie. At his desk, however, although he tried to shift his thoughts to other subjects, they did not shift easily. He had had a pleasant call the previous evening. Mrs. Truman was out—out at some con-

sultation about business with Trent, he remembered Elizabeth had told him—and the young people were alone and their chatter uninterrupted.

They were quite confidential now; he spoke openly of his plans and ambitions, and her interest in them seemed very genuine. She liked Denboro ever so much better than she had at first, she said. She was beginning to understand why he, ambitious and clever and—well, different, you know—had been willing to live and work in such a little place.

"It is home to you," she said. "That is something I have never had, a real home. I used to say I didn't care, travel was ever so much more fun than being tied to one place; but now I'm not sure. I am getting to be countrified, I guess. Grandmother accused me of that the other day, when I told her I had a perfectly wonderful time at the church sociable."

Banks had attended that sociable and he, also, had had a wonderful time. His opinion of Denboro had, like hers, changed for the better. Now, as he sat in his office, his mother's warning fresh in his mind, he began to consider why it had changed. The answer to the question was undeniable: It had changed since he knew Elizabeth Cartwright. Prior to that it had been merely a town, a community to which he had been sentenced by Fate and where, for the immediate future at least, he must do as well as he could and pretend to like it. Now he did like it, without any pretense. And as long as she was there he should continue to like it. But suppose—next summer, next winter, any time—her grandmother took her away again. She almost surely would do that very thing. And suppose, while away, Elizabeth should meet some one else.

Here is where his cogitations brought up with a sudden and disturbing jolt. The shock shook his serene complacency to the foundations. He began for the first time to wonder just what his feeling for Mrs. Truman's grand-

daughter had come to be. It was easy to call it friendship and just as easy to say, as he had said to his mother, that the idea of any other feeling was absurd. But—

He seized his hat and went out. His work must wait awhile; he could not fix his attention on it just then. He had no definite destination in mind, but he was going somewhere where the air was clear and a fellow could get away from fool ideas. He walked as far as the front door of the Tadgett secondhand shop, and as the ideas seemed to be walking with him he went into that shop to shake them off. Ebenezer was not in the other back room this time; he was seated at his desk in the little office, his spectacles on his nose, and humming a ditty. He looked up when the bell rang.

"Yes," he shouted; "here I be—in here. . . . Oh, hello, Banks! What fetched you out so early in the forenoon? Ain't come to serve a subpeeny or anything on me, have you? I was just lookin' over my first of the month bills, and whenever I do that I always shiver if the doorbell rings. Set down—set down. What's on your mind?"

"Nothing at all—that is, nothing in particular. I—er—just ran in. Don't mind me; keep on with your bills."

"Humph! Well, all right, maybe I will, till I finish addin' up this one. It's Caldwell's last month's grocery bill, and I never feel safe to pay it till I've added it two or three times. Eben's bookkeeper's got a system, and it's a pretty good one—for Eben. I judge her motto is, 'Never make mistakes, but when you do, be sure there's a little profit in 'em.' Have a cigar while you're waitin', Banks. There's a couple yonder on the corner of the shelf. No, no! not that one, for the land sakes! Jotham gave me that; I'm savin' it for the tax collector. Try the other one; that's made of tobacco. . . . Now just let me add this thing again."

He bent over the desk, his stubby finger moving down the lines of figures and his lips moving in song:

"We'll have beefsteak and sparerib stew
And nice biled onions dipped in dew,
Sing a hally-hally-hally-hallelujah!
In the morn-in', in the mornin' by the bright light,
When Gabriel blows his trumpet in the morn-in'."

Banks lighted the cigar and was surprised to find it a very good one. Ebenezer finished his adding and swung about in his chair.

"That bill was right," he announced. "Yes, sir, 'twas just right. That bookkeeper'll be losin' her job if she ain't more careless. Well, how's the cigar? It ought to be first-rate, considerin' who gave it to me?"

Banks idly asked who had given it to him.

"Mr. Christopher Trent—Chris Trent, from Ostable, I mean. He's got money enough to buy himself good stuff, and judgin' by the looks of him that's what he does."

Banks took the cigar from his lips. "So Mr. Trent comes in to see you, does he?"

"He's been in two or three times lately. I guess the Cartwright girl's responsible. He's talkin' about buyin' that set of rush-bottom chairs I've got in yonder. Thinks they might do for what he calls a breakfast room he's cal'latin' to add onto his house. That's what he called it—a breakfast room. What do you suppose he asked me? Ho, ho! Wanted to know if I considered they'd be good enough for a breakfast room. I said, 'They'd be too good for mine,' I says. 'I generally eat breakfast in the kitchen.' You ought to have heard that Cartwright girl laugh. She can see a joke every time without a spyglass."

Banks did not laugh; nor did he relight the cigar, which had gone out. "So she was here with him?"

"Oh, sure! She and he are great friends, seems so. He and the old lady Truman have always been chummy, but lately he's let his chumminess branch out so it takes in the rest of the family. He and Elizabeth are around together a whole lot; haven't you noticed it? Ridin' horseback together and out in his automobile and all."

Banks said nothing. Tadgett went on: "Breakfast room," he chuckled. "Say, you'd think a lone old bach like him could manage to eat breakfast in the same room with dinner and supper and not feel crowded, wouldn't you? Oh, well, maybe he's figgerin' not to stay an old bach always. That's what folks are beginnin' to hint, anyhow. He wouldn't be takin' much risk, I guess. He must have money enough to support as many wives as King Solomon, if he takes the notion. . . . Why, here! You ain't goin' so soon, are you?"

His caller had risen. "I must get back to work," he said shortly. "See you later, Ebenezer."

When he reached the sidewalk he threw the partially smoked cigar savagely into the street and strode up the stairs to his office. There, again seated at his desk, he found work harder to concentrate upon than before he left it. All that forenoon he sat idle, his hands jammed in his pockets and his brows drawn together in a frown. When at noon he rose to go home for dinner he had reached a conclusion in his thinking. His mother's advice was sound, and it had been given just in time. He would not —he must not—see Elizabeth Cartwright so frequently. He would cease calling at the Truman house.

She would think it queer, of course, his gradually dropping their acquaintanceship. She would not understand; perhaps she might feel hurt at first. Never mind; *he* understood. He was a poor man, a struggling country lawyer, and always would be just that. It was his destiny, he could not avoid it.

But Trent! That conceited, patronizing, forty-year-old rounder! Oh, the devil! *that* was foolishness, anyhow.

When he came back from dinner he found a note tucked under the door. It was from Uncle Abijah:

I was just too late to catch you this noon, Banks, and I must go to Bayport right off. I will be back about four, though, and I will come right over. Wait for me if I'm late. I want to see you about something important.

CHAPTER XI

JUST before three Banks heard footsteps in the hall outside his door. He looked up, as the door opened, expecting to see his uncle. But it was not Captain Abijah who came in; it was Christopher Trent.

Banks would have been surprised to see him there at any time; just now he was more than surprised. Trent, at the beginning of their acquaintance, had condescendingly intimated that he might drop in at the Bradford office some day, when he happened to be in Denboro. Although he had been in the village a great many times since then, he never had called. Banks had long since ceased to expect him, nor was he in the least disappointed; the contrary, rather.

He had not been favorably impressed by the patronizing Christopher when they first met, and nothing he had seen or heard in subsequent meetings had changed that impression for the better. And of late he had been hearing other things—from his mother, from Tadgett, from Captain Abijah; and though these things had nothing to do with him, Banks Bradford, they were—well, they were not pleasant to hear.

His thoughts—some of his most disturbing and irritating thoughts of this disturbing and discouraging day—had centered about Mr. Christopher Trent. He was thinking of him when aroused from meditation by the footstep in the hall. And now, as if these thoughts had been a summons, which they most distinctly were not intended to be, here he was in the flesh. Substantial, well-nourished, self-satisfied flesh it was, too.

He walked briskly in and, pulling a glove from his right hand, held out that hand. "How are you, Bradford?" he

said carelessly. Then, with an amused smile, "What's the matter? Expecting some one else, were you?"

Banks rose in hasty confusion and shook the proffered hand. "How do you do, Mr. Trent?" he stammered. "I —why, yes, I was expecting some one. It's all right, though; it's too early for him. Won't you sit down, sir?"

"Don't want to interfere with your—er—clients, of course. Perhaps I should have made an appointment with a busy man like you, eh? Sorry."

This speech was gravely made, but Banks did not like it. It might not be sarcastic in intention, but it was in fact. "I wasn't expecting a client," he admitted rather stiffly. "That is, not just now. Uncle Abijah said he would be in this afternoon, that's all. Sit down, Mr. Trent, please."

Trent did not sit. "So Cap'n Bije was coming, eh?" he observed. "Humph! Anything important? Business matter, was it?"

"I don't know. He left a note saying he wished to see me about something or other. No, it probably wasn't important. Something to do with the bank, perhaps. I don't know what it was, really."

His visitor was regarding him keenly. "About the bank?" he repeated. "What bank?"

"Why, the Denboro Bank. He is one of the directors, you know."

Trent was pulling off the other glove. His gaze was fixed upon his companion's face. "See here, Bradford," he demanded suddenly, "do you know about it already? Has he told you?"

"Told me? Told me what? I don't know what you mean, Mr. Trent."

Another searching look. "No-o"—slowly—"I guess you don't. Cap'n Bije hasn't let you in on any news connected

with the Denboro National, then? How did you happen to guess he might be going to talk about the bank?"

Banks was beginning to resent this brusque cross-questioning. There was no need of it, so far as he could see. "I don't know what you are driving at, Mr. Trent," he said. "Uncle Abijah has hinted once or twice that he might have something to tell me pretty soon, and I remember he gave me to understand that bank affairs had something to do with it. I didn't try to find out what it was; I wasn't greatly interested."

Trent nodded. "I see," he said. "Well, it's a wonder the old rooster could keep his mouth shut so long. I'm glad he has, though. I wanted the chance to talk first. Yes, I will sit down, thank you—now that you've made me feel easier about taking your valuable time."

Again there was no trace of a smile; but the look which he cast about the sparsely furnished little office was ironically expressive. Banks pulled forward a chair; as he was feeling at the moment he would have preferred using it as a club. Trent unbuttoned and threw back his overcoat, seated himself and crossed his knees. His hat, which he did not remove, was set a trifle on one side. His shoes—they had not been purchased at Eben Caldwell's general store—were brightly polished. His trousers were precisely creased. His overcoat was of expensive material and stylish cut.

Banks' overcoat, hanging on the hook by the door, was growing rather shabby, and he knew that he could not afford a new one that winter. He could not help asking himself the question, not exactly original with him, why some people in this world had everything they wanted, while others could not have even what they needed. Yet this man's grandfather had been his own father's partner and according to Denboro's estimate was not half the man Silas Bradford had been, at that.

"Here, Bradford," said Christopher Trent, "have a cigar."

Banks declined the cigar. He remembered with wicked satisfaction that he had thrown its mate into the street an hour or two before. There was always something about this man, aside from his impeccable apparel, which aroused his resentment. Perhaps it was Trent's air of worldly wisdom, of self-assurance and patronizing, prosperous serenity. Or perhaps it was—something else. At any rate, each time they met the struggling young lawyer felt younger and more struggling than ever. He was thinking all this when his visitor, his cigar lighted, leaned forward and spoke.

"Bradford," he said briskly, "how would you like to work for me?"

Banks, who had been trying to guess the purpose behind the call, had not guessed anything like this. "Why, what—" he stammered, in amazement. "I—I don't understand—"

"No, no," impatiently, "of course you don't—yet. If you'll listen you will. How would you like to work for me, I say? Or for the Ostable National Bank, which amounts to the same thing? Be the bank's lawyer, that is what I mean. Does that sound good to you? It ought to."

It sounded to Banks just then like a poor attempt at a joke, too absurd to be anything else. But Christopher Trent was not smiling, nor was there now any hint of sarcasm in his tone or manner. He appeared to be very serious indeed.

"You needn't answer now," he went on. "I don't expect you to. Let me say my say and then you can talk. Here! Perhaps we'd better lock that door first. Don't want your uncle or anybody else butting in till we finish."

He rose and turned the key himself. Then he came back to his chair.

"Bradford," he said. "I told you I might drop in and see you some day when I happened to be in Denboro—told you that the first time we met, up at Mrs. Truman's. Do you remember?"

Banks remembered. "Yes, sir," he admitted. "I remember you said you might."

Without intending to do so he had emphasized the "said" slightly. Trent grinned.

"But you thought I didn't mean it, of course? Well, you're wrong. I did mean it. I've had you in the back of my head ever since that day when you gave Maybelle and that windbag, Brooks, such a beautiful trimming in her sideboard scrape. That was a smart piece of work. It took a clever youngster to get away with it as you did. Everybody around here considers Elijah Truman's widow a sort of close relation to the Almighty. You were just a kid, so to speak, and they expected to see you spanked and stood in the corner in jig time. You fooled 'em. You fooled her, too—and anybody that can do that has to get up before breakfast. Oh, well! She's no woodenhead; she isn't spiteful. She knows what I'm going to say to you, and she is for it. . . . Eh? You're listening, aren't you?"

"Yes, sir. I—I'm listening."

"You want to, for your own sake, because this is straight business. Now we'll get down to brass tacks. . . . Oh, just one more question: You are pretty thick with old Bartlett these days, aren't you? Old Hez Bartlett, I mean."

"I have been doing some work for Mr. Bartlett. I don't know that I'm thick with him."

"He's taken a fancy to you, I know that, for he has been singing your praises around the county, and he doesn't do that for many of us. For instance, you never have heard the cross-grained old skunk waste much music on me, I guess. I'm right there—eh?"

He was. Banks remembered having heard Hezekiah mention the Trent name only once, and then but casually; nevertheless on that occasion it was not mentioned with enthusiasm. He made no reply, and his visitor did not wait for him to do so.

"Well," he grunted, "he likes me as well as I like him, anyhow, so we're square so far. Now then, Bradford, here is my proposition to you: I am president of the Ostable Bank; you know that, of course."

"Why—yes, sir."

"Everybody knows it. My grandfather was its first president. The old man—my father, I mean—was president of it for awhile. Then, when he died, I took over the job. The Ostable Bank is a sort of Trent heirloom, as you might say. It isn't a very big institution; not quite so big as the Denboro National, as a matter of fact. But it's all right. It's my own baby, and I've been nursing it for twelve years or more. Now I'm thinking of sharing that nursing with somebody else."

His manner became even more earnest. He leaned forward and emphasized his points with a lifted finger. The time had come, he said, when it seemed apparent that two banks in towns as near each other as Ostable and Denboro were unnecessary. Far better to have one institution of the kind, and that one strong and united. He and his directors had felt that way for some time. Within the past few months the officers and directors of the Denboro Bank had come to the same conclusion. During those months a merger of the two banks had been under consideration; in fact, had been agreed upon. The Denboro Bank, larger and more powerful of the two, was to take over the Ostable Bank.

"It is plain common sense," he declared emphatically. "There isn't business enough for two banks, but there is quite enough for one sound, strong one. We see it at our end of the line. The Denboro crowd—your uncle and his bunch—see it at theirs. So we are going to merge. That is all settled, details and everything. It has been kept a close secret so far, though how it has been kept so quiet in this gabby neck of the woods is nothing short of a miracle. You

say you haven't heard a word about it, Bradford? Not a word."

Banks shook his head. "No," he replied slowly. "By George, that *is* a miracle down here."

"I'll say it is! And of course you understand that what I am telling you now is strictly confidential—doctor and patient, lawyer and client business, you know? You're not to tell a soul until the word is given and public announcement is made. You'll swear to that, eh?"

"Why—why, yes, Mr. Trent. I'll promise not to tell what you have told me so far, of course."

"Nor what I tell you afterward, either? All right; I'll take the chance. From what I've seen of you I guess you can keep your mouth shut, and Maybelle Truman has been sizing you up and she's sure you can. She's a pretty shrewd judge of a man. Had more or less experience, I shouldn't wonder," he chuckled.

Banks shifted in his chair. "What has Mrs. Truman to do with it?" he blurted.

"Why—nothing"—sharply. "Why should you think she had anything to do with it?"

"But you said—"

"I said she had been sizing you up. So she has. So has Elizabeth. They both think you are a clever kid and know which side your bread is buttered."

"Here! Wait a minute! What do you mean by that? Has Elizabeth—has Miss Cartwright been—"

"There, there! She hasn't been doing anything. She doesn't know anything—about this deal, I mean. Her grandmother does, because she—oh, well, because the Trumans and the Trents have been pals ever since the beginning and I have looked after her investments for her occasionally, when she has asked me to."

"But—but Miss Cartwright—"

Mr. Trent's foot patted the floor. He interrupted.

"We're not talking about Miss Cartwright," he snapped. "We're talking business, and she isn't your business—or mine either, just now. We've got to keep on the track if we are to reach the agreement I hope we may, and reach it this afternoon. Now listen again."

He went on more rapidly. The details of the merger had all been arranged for some time, he said, but in carrying them into effect some obstacles had developed. It was necessary that the stockholders of both banks agree to exchange their present stock for stock in the new institution. So far as the shareholders of his own bank, the Ostable Bank, were concerned, that would be comparatively easy. In fact, most of them had already agreed. There were a few scattered holdouts, but they could be persuaded or at any rate bought up. In the Denboro Bank, however, there were a few who would not, so far, listen to reason. Of these Hezekiah Bartlett was the chief. The old man held a good-sized block of shares and he flatly refused to trade them for shares in the new combination.

"You see," growled Trent, "the old fool used to be a director in the Denboro National himself at one time, but he was so cantankerous that nobody could get along with him, and finally he was forced off the board. Then, too, the Denboro crowd's lawyer is Judge Bangs, the old chap who presided at that hearing of yours. He's a fussy old fogy, according to my ideas, but he's honest enough and capable in his way. The rub is that Bartlett and he had a row over a lawsuit at one time, and Bartlett hasn't spoken to him since. So he can't do anything toward making Bartlett come in on the merger. The whole game is stuck in the mud for the present, and unless there is a brand-new deal somewhere, there it will keep on sticking. Every day it does stick the more danger there is of the news leaking out and getting talked about. When it does there are bound to be more holdouts looking for fancy figures. Something has

to be done; we insiders know it. So that's why I've come to you. I want you to be the one who gives us the new deal. See?"

Banks was beginning to see—a little, but even that very dimly. "You mean," he hesitated, "you mean you want me to—to—"

"I want you—the Ostable Bank wants you to act as its attorney, its representative in this business, just as Judge Bangs is acting for the Denboro National. You're young but you're sharp, and I take it for granted you are ambitious. We've had enough of old-fogyism. Oscar Brooks was our lawyer for years, but we're through with him. The way you showed him up at that hearing proved to us, just as it proved to Maybelle Truman, that he is worn out, no good—a plain fool, if you ask me. We need somebody who has go-ahead and brains and won't hem and haw over trifles. We need a chap like you, and the job is yours, if you'll take it. You will take it, of course, unless you're crazy. This merger is only the beginning; so far as my personal affairs are concerned, there is likely to be a lot more. Now what do you say?"

Banks was still too bewildered to say much, but he did ask the all-important question. "What will I be expected to do?" he stammered.

"Everything you can to shove the merger through; that's the first thing. See the holdouts—there aren't many—in our Ostable crowd. Get them into line. Then"—with an impressive wave of the finger—"use your influence with Bartlett to get him to turn in his Denboro Bank shares.—Now, wait, wait! You are the only one who can do it, I honestly believe. He hates most of us, but he likes you. He has told people I know that he likes you not only because you are Silas Bradford's son but for yourself. You can put the thing straight to him. There's nothing underhand about it. You'll be doing him a good turn, a mighty good turn.

You'll be helping your uncle and his crowd. They are stronger for this merger even than we are. And believe me, boy, there is nothing on earth that will make you so solid with the county you've picked to practice law in as merging those two banks. There, that's what I came here to put up to you. And you are for it, of course."

Banks drew a long breath. He passed his hand across his forehead. "Great Scott!" he exclaimed fervently.

Mr. Trent grinned. "Gets hold of you, doesn't it?" he observed. "I should think it might. Some chance for a young fellow just out of law school."

"You—you are right there, Mr. Trent; it sounds wonderful enough. Only—well, honestly, I still can't see why you picked me out. With all the experienced lawyers in the towns about—"

"Bosh! We don't want experience; we want brains and push and ambition. For old Bangs and his kind this would be only another law job; for you it is a paid-up ticket to success in your profession. I didn't do the picking all on my own responsibility. Mrs. Truman was the first to put the flea in my ear. She said, 'Get young Bradford and get him before somebody else does.' And now I have got you, or I hope I have."

Banks sighed. "I guess you have got me, all right, Mr. Trent," he confessed. "I would be an idiot to say no, I suppose. Only—only just let me think it over a little while—until to-morrow, say. I should hate to say yes and then make a mess of it."

"You won't make a mess of it. I'll bet I know what is worrying you. You think I'm holding something back. You are afraid I am trying to pull a trick on Cap'n Abijah and his crowd. Come now, I'll make you a sporting proposition. When he comes to see you this afternoon I give you leave to tell him about the offer I've made and that you have decided to accept it. If he says you shouldn't take

it—if he doesn't agree that it is a great chance for you and that you ought to take it—well, then you can back out. Fair enough, eh?" He grinned broadly.

Banks, too, smiled. "It sounds fair," he admitted.

"It is fair. And I'm making it because I know he'll tell you to go ahead. The Denboro National is just as anxious to put this merger through as we are, and don't you forget it. All right, Bradford, it's settled. I'll come in here about ten to-morrow morning, and we'll talk ways and means. You better do a little thinking yourself along that line in the meantime. Good-by."

He unlocked the door and walked out of the office, a fresh cigar in the corner of his mouth and self-satisfaction in his manner. Banks, left alone, sat in the chair before the tambour desk and tried to begin the "little thinking." There were so many thoughts, so many kinds of thoughts, and all crowding for precedence, that he made slow progress.

This was—why, if it was what it seemed on the surface to be, it meant opportunity, publicity, advancement—everything. But why was the opportunity given *him?* Trent had said—oh, yes, he had said; but were those his real reasons? Mrs. Truman, according to Christopher, had been the first to suggest and urge his selection. Why had she done it? Why should she, unless some one else had made the suggestion to her?

Elizabeth! Was it possible that she— He thrilled from head to foot. She might have done it. If she were really interested in him and his success, she might. And with this astounding possibility as a starting point his thinking drifted far away from bank mergers.

It was nearly five when Captain Abijah breezed in. Banks' thoughts descended from the clouds and came to earth. His uncle threw himself into a chair and growled a greeting.

"Why in time did you go home so early this noon?" he demanded fretfully. "I came in here with my mind made

up to tell you somethin' that's been on it for more'n a month. When I get that way I don't like to be put off, and your bein' out did put me off. What have you got to say for yourself?"

His nephew apologized. He had gone to dinner a little early for no particular reason. He was sorry. "I have something to tell you, Uncle Abijah," he added.

"Humph! Well, you'll have to let me do my tellin' first, I guess. I've held it in till my lid's leakin' steam. I don't know's I'd ought to tell you—some of the rest of 'em might give me the devil if they knew I was cal'latin' to—but I've thought it through, and maybe you can help. If you can't, I don't know who can. . . . See here, boy—you and Hezekiah Bartlett are pretty good friends now, ain't you? . . . What are you grinnin' at? If you think I'm cracking jokes you never made a bigger mistake."

"Wait a minute, Uncle Bije. I imagine we may save time if I tell my story first. I have an idea it is very much like yours."

"Like mine!"

"Yes. Mr. Christopher Trent has been here this afternoon. He stayed over an hour."

"Chris Trent! What did he want with you?"

"That's what I'm going to tell you. He gave me permission to tell. In fact, he ordered me to tell—you, and no one else. Now listen."

Captain Abijah listened, and as the amazing tale developed his florid face was a study in changing expressions. As his nephew finished he slapped his knee.

"Whew!" he puffed excitedly. "Well, I'll be everlastin'ly sunk! If this isn't balm in Gilead then I'll sell the farm and go to sea! You're dead sure you're puttin' it straight, Banks? He made you a honest-to-God offer to be a lawyer for his bank? No leak holes anywhere and no anchor draggin' astern?"

"I couldn't see any. It sounded straight enough."

"Well . . . whew! Boy, I came here to-day to tell you about this bank-mergin' business, just the same's he told it. I've set my heart on our bank takin' over that concern of his, and I've worked my head off for it. But until we can get those holdouts, as he calls 'em, into line we're hard and fast aground. And old Hez Bartlett is the main sticker. Bangs can't do anything with him; he's tried and tried, but the old crank won't even see him, to say nothin' of listenin' while he talks. I knew he'd taken a shine to you, and so I decided, all of my own hook, to come to you with the facts and ask you to try your influence. You couldn't be our reg'lar lawyer—Judge Bangs is that—but I was goin' to take it on myself to offer you a special fee from the Denboro National, provided you won out with Bartlett. And now —now I don't have to. You're hired by the Ostable crowd, and whatever you do for them will be the same as done for us. . . . Great! Great!"

"Then you think I should accept the offer?"

"Think! I know you must. It'll be fine for the banks and the depositors and Ostable and Denboro—oh, Lord, yes! But see what it will mean for you! Twenty-six year old, or whatever it is, and picked out for such an important job as this. Mean? Why, if you pull it off, and there's no good reason why you shouldn't, it'll mean you aren't young Silie Bradford trying to play law any longer—you're a big man in Ostable County. By thunder, Banks, it'll make 'em stop talking about who your father was and just remember who you are! That's what it'll mean. It's the chance of a lifetime."

"I suppose it is. But, Uncle Bije, why do you suppose Mr. Trent ever thought of choosing me?"

"Why shouldn't he choose you? You're Cap'n Silas Bradford's boy, aren't you?"

Banks burst out laughing. "That doesn't sound much

like the forgetting who my father was that you just prophesied," he said.

Abijah, too, was obliged to laugh. "Prophecies don't come true the minute they're made," he retorted. "Moses rated A. B. as a prophet, accordin' to Scripture, but he sweated through a good many years before he got the Jews into the Land of Canaan. . . . Now you go home and tell your mother the glad tidin's. I'll be down after supper and help with the hallelujahs. My, my! I do hope I get there before Hettie. She'll—why, she'll be so drunk with family pride that she's liable to run straight uptown and spend five cents for peppermints. That's her idea of a spree. Ho, ho! Well, see you later, 'Judge Bradford.' Ho, ho!"

Banks told his mother the news as soon as he reached home. He did not wait even until supper was on the table. The codfish "tongues and sounds"—a time-honored New England seashore dish—grew cold on the platter as he revealed the purpose which had brought Christopher Trent to his office that afternoon. Margaret listened, scarcely interrupting, until he finished. Long before the marvelous tale had ended she sank into a chair, and when her son concluded with the recital of Captain Abijah's approval and enthusiasm she did not rise but sat there, looking at the oilcloth on the kitchen floor, her fingers making plaits in her apron. Upon her face an expression which Banks did not understand at all.

"Why, Mother!" he cried. "What's the matter with you? Surely you must understand what a tremendous piece of luck this is. I thought you would be happier than any of us. And you just sit there and don't say a word. Aren't you glad for me?"

She looked up then. "It is very wonderful, dear," she said.

"Wonderful! I should say it was! You don't—you can't understand how wonderful it is."

"I think I do, Banks."

"You don't act as if you did. By George, I—I didn't expect this!"

The speech and disappointment in his tone had their effect. She rose from the chair, put her arms about him and kissed him. "I am glad for you, my boy," she faltered. "Truly I am. I—it just troubles me a little, that's all. I don't quite see—"

"See? What is there to see? It is plain enough, isn't it? Mr. Trent said—"

"Yes, yes; I know. But why did he say it to you? A man with the money he must have could afford to hire any lawyer he wanted, I should think. And you are—are so young."

He was losing patience. "No, Mother," he protested, "I have explained all that. It is on account of my knowing Mr. Bartlett so well, and his liking me. That is the principal reason, of course. But there is more than that. Mr. Trent said my winning that case for Ebenezer Tadgett proved to him and to Mrs. Truman— Now what is it?"

"Nothing."

He laughed. "I see," he declared. "Mother, Mother! You are the best woman on earth, and no one knows that as well as I do, but you don't like Mrs. Truman, and so you don't like her liking me. That is it, isn't it?"

Margaret shook her head. "She couldn't help liking you," she said. "It is just that—that—well, do you really trust her, Banks?"

"Why shouldn't I? You don't, though, that's evident. For what reason?" She was silent. He repeated his question. "Why don't you trust her? You scarcely know her. And yet every time I mention her name you act this way. Come, Mother; this isn't like you. If you actually had any good cause for distrusting and disliking Mrs. Truman, then—" He stopped in astonishment.

She had turned toward him, and on her face was an expression he had never seen there before. "Cause!" she repeated, with bitter scorn. "Cause! Oh, don't talk that way! If you do I—I shall—" She left the sentence unfinished.

He took a step toward her. "Mother!" he said. "What is it?" She was sobbing on his shoulder. He stroked her hair. "There, there, Mother," he begged. "I—I don't know what this is all about, of course. If there is something behind this—something I don't know about—then why not tell me?"

Her sobbing ceased. A moment later she lifted her head and smiled faintly. "What a silly old woman I am getting to be," she sighed. "Kiss me, Banks. It is all right, I am sure. Go on; take your big chance and get to be the great man we all know you will be. No, son, don't ask me any more questions. I am tired, I guess, and my head aches a little. You mustn't pay any attention to my tantrums and —and prejudices. If I didn't love you so much I shouldn't have them, I suppose. No; no more foolishness. Now we must have our supper and you can tell me more about the bank merger and what Mr. Trent expects you to do."

The supper was pretty well spoiled by this time, but during the meal she refused to let him mention the little scene through which they had just passed, and when he told again of the Trent offer and dilated upon what it meant for him she was as eager and enthusiastic as he had expected her to be in the beginning.

And later when Captain Abijah and Cousin Hettie came and during what the former called the "hallelujah session," she was just as eager and optimistic.

The captain's delight was unrestrained. "The boy's got his start," he vowed. "He's earned it, too; I'll say that for him. If he tows old Hez Bartlett into port and the Denboro National takes over the Ostable National, there'll

be nothin' in the county too good for him. We'll have him representative up in the Boston State House yet. Ain't you sorry you ain't a man, so's you can vote for him, Hettie?"

Cousin Hettie tossed her head. "It would take more'n that to make me wish I was a man, 'Bijah Bradford," she sniffed contemptuously. "I'd rather be a first-class *cat* than most any man I've ever run across in my life. That's what I think of men."

Abijah nodded. "We all have pet ambitions, of course," he agreed solemnly "There's a mouse hole up in my closet at the Malabar, Hettie. Come up and set alongside it any time, if it'll make you feel more contented."

CHAPTER XII

MR. TRENT was on hand in the office of S. B. Bradford, Attorney at Law, promptly at ten the next morning. He was plainly very much pleased to learn that his offer had been accepted, although he took pains to declare that he had expected nothing else.

"No one but a fool would turn it down," he said, "and if we thought you were a fool we shouldn't hire you. The next thing for you to do, Bradford, is to get to work on those holdouts and hurry up about it. Why not go and see old Bartlett to-day?"

But Banks demurred. He must brush up on his banking law first, he explained. He must be as thoroughly posted on the laws relating to consolidations as possible before trying to influence as shrewd a person as Hezekiah Bartlett.

"And, of course," he added, "I know nothing at all about the details of this particular merger, Mr. Trent. I ought to know everything if I am to work intelligently. I must have copies of both banks' statements of condition, the amount of their deposits, lists of their loans and securities —everything of that sort. I must be as much on the inside as you and Uncle Abijah are before I attempt a convincing argument. Before I can show others I must be shown. You understand that, of course."

Trent nodded. "Certainly I do," he admitted impatiently. "Let's get at it and not waste time, that's the main thing. I've got most of what you want in my pocket now. We'll go through them together. Then, if there is anything more necessary, you can jump in my car and we'll go over to the Ostable Bank or my house and finish up. Come! Lock that door and we'll start in."

It was noon before the conference in the office came to an end. Then Banks boarded the Trent automobile and was driven to Ostable. It was not his first ride of the kind, although motor-driven vehicles were still very much of a novelty, and it was a thrilling experience. The car clanked and puffed over the frozen rutted roads at a dizzy speed of from twelve to twenty-five miles an hour. Horses reared as they passed, and excited residents of the outlying districts ran to their gates and windows to stare and vow that you wouldn't catch them riskin' their lives in one of them contraptions—not much you wouldn't. Children shouted "Get a horse!" and dogs howled madly. The car stopped at the foot of one small hill and refused to stir until its owner crawled underneath and hammered and swore for five minutes.

"There!" exclaimed Trent, as they chugged up to the row of hitching posts before the Ostable National Bank. "Here we are, Bradford! Sixteen miles in not much over an hour and only had to stop once. That's moving, I guess you'll agree."

They dined together at the Trent house, and Banks was duly impressed by its size and comfort and luxurious appointments. Then they walked down to the bank again and spent two more hours in going over figures and lists. Bradford, his pockets filled with papers, took the evening train for Denboro, tired and hungry but feeling that he had already learned all important particulars concerning the merger and would soon be thoroughly conversant with the minor points.

"Plug up on that bank law you're so fussy about," was Trent's parting order. "And keep in touch with me right along. Time! time! that's what you must think about. This deal has hung fire too long already."

All the next day and the next the new attorney of the Ostable National Bank read deeply in his law books and

pored diligently over the details of the proposed deal. Still another day was spent in a similar fashion. Captain Abijah dropped in occasionally to see how his nephew and protégé was progressing, and he would have asked many questions had questioning been permitted.

"I can't tell you that, Uncle Bije," Banks explained good-naturedly but firmly. "I'm the other side's hired man now, and if they made one point clear in law school it was that a lawyer's relations with his client were absolutely confidential, just as secret as the confessional. You mustn't expect me to tell you anything. I can't."

The captain grinned. "That's the way to talk," he agreed. "Anybody that can really keep a secret ought to have a monument put up to him when he dies. Down here in Denboro it ought to be as tall as the Bunker Hill one. When I ask you somethin' that's none of my business I give you leave to tell me to go where Hettie keeps remindin' me I am bound for. Only get action as soon as you can; that's all any of us want. There's talk stirrin' around town already—I've heard it. They don't know what's up, but there are rumors. Get goin' quick as ever you can."

Banks had so far adhered to his resolution not to call at the Truman home. As a matter of fact, he had had no opportunity to call since Christopher Trent came to him with the dazzling proposition. His study and his work had occupied the evenings as well as the daylight hours.

He had thought of Elizabeth, of course. In the intervals of his labors he thought of her a great deal. He wondered again if it could have been she who suggested his employment by the Ostable people—suggested it to her grandmother, who in turn suggested it to Christopher Trent. He wondered if in spite of Trent's statement she did know of his great opportunity and if she was glad it had been given him. He wished he might talk it over with her.

His recently aroused jealousy of Trent he had begun to

think nonsensical. Trent had said, in that very office, that he and Mrs. Truman were "pals" and had been for years. No wonder they visited back and forth. And Elizabeth was—well, after all, compared to the middle-aged Christopher, she was just a young girl. If they rode together and saw a great deal of each other, why—well, what of it? Of course— But, oh, pshaw! what of it?

As for Trent himself, his antipathy toward that self-satisfied individual had been softened by this new relationship. Chris Trent had been mighty decent to him, after all. If, as Uncle Abijah prophesied, he was destined to be a great man in the county it was entirely owing to Trent's interest and influence.

And then, one afternoon early in the following week, he dropped in on Ebenezer Tadgett and was given a message. Miss Cartwright had been in the shop that day, said Ebenezer, and they had spoken of him—Banks.

"Just happened to mention your name," said Tadgett solemnly. "Don't know how it came up, I'm sure. We was talkin' about antiques and cranberries and the new addition to the Ostable jail and how little snow we'd had so fur this winter and cows and three-handed euchre and new hats and the revival meetin's they're goin' to have at the Baptist church—one thing naturally leadin' to another, you know—and pretty soon we was talkin' about you. I don't know whether 'twas the jail or the revivals that fetched you into it, but anyhow—"

"Oh, drive along, Ebenezer!" broke in Banks, with a laugh. "You've got something to tell me, I know. What is it?"

Tadgett rubbed his chin. "Never see such a fellow for bein' in a hurry," he observed. "Who said I had anything special to tell you? Fur's I recollect 'twan't anything so terrible important. Elizabeth she happened to say that she hadn't seen you for a month of Sundays and wondered

why. I told her you was busy, maybe, and she laughed—kind of knowin', seemed to me—and said that was just it; she had been rather expectin' you to come up and talk that business over. Perhaps you know what she meant; I don't."

Banks thought he knew, but he did not reveal his knowledge. "Was that all she said?" he asked with elaborate indifference.

Mr. Tadgett's eyes twinkled. "No-o," he drawled. "Seems to me she said somethin' more about expectin' you. Acted kind of anxious about it. Wanted to know in time to lock up the spoons, or the like of that, perhaps."

The receipt of this bit of information resulted in Banks Bradford's ringing the doorbell of the Truman mansion at eight-thirty that evening. He had not told his mother where he was going. If she had asked he would have told her, but she did not ask. He had not forgotten certain resolutions made not so long before, but he had managed to convince his conscience that those resolutions were not intended to preclude his seeing Elizabeth altogether.

He had not seen her for a week. If she were even partially responsible he certainly ought to see and thank her. His mother did not dislike Elizabeth Cartwright; it was Mrs. Truman against whom she was, for no discernible reason, so bitterly prejudiced, and he was not calling upon Mrs. Truman. And so on. Common-sense arguments these were, calculated to soothe any honest conscience.

Elizabeth herself welcomed him in the library. Her grandmother was out, she said; she and Mr. Trent were having another financial conference—investments or something like that; she would be back before long, Elizabeth was sure. Banks bore the news of the loss of Mrs. Truman's society with fortitude and the young people settled down to speak of matters of real importance.

Yes, Elizabeth did know of his appointment as the

Ostable Bank's attorney. She was delighted to know of it. Her grandmother had told her just after it happened, and grandmother was as glad as she was. Didn't he think it a splendid opportunity?

"*I* think it is," she declared, her eyes shining. "Grandmother says it is a very responsible position for such a young man, but that she is sure you will be equal to it. I am, too. In fact, I—" She hesitated.

"Yes?" he prompted.

"Oh, I was going to say that perhaps I helped a little in getting it for you. I didn't really, of course. My opinion in such things doesn't count; I don't know anything about them. But when grandmother—either grandmother or Mr. Trent, I forget which—first mentioned to me that your name was being considered I—oh, I said you were a perfectly marvelous lawyer, or words to that effect. Which had great weight," she added with a trill of laughter, "because naturally I have had long experience and my judgment is marvelous. Oh, don't mind my being silly, please. I have been longing to congratulate you, Mr. S. B. Bradford, Attorney at Law."

This was a good beginning. They shook hands upon the congratulations.

"I knew you did it for me," cried Banks impulsively. "I was sure you were responsible."

"But I wasn't. . . . How did you know?"

"I—I just felt it somehow. I don't believe it was Mrs. Truman who first thought of me for the place; I believe you gave her the suggestion."

"Oh, no, I didn't! Honestly, I didn't."

"Then you gave it to Mr. Trent?"

It seemed to him that her manner changed, became a little more constrained. "No," she said. "Nor to him, either."

"But he—"

"Oh, don't talk about him! Talk about yourself. Tell me what you have done so far and are planning to do next. What did your mother say when you told her? And your uncle? I have met him several times recently; I like him, too. Grandmother doesn't seem to; I'm sure I don't know why, for she does like you so much. But what did they say? Tell me all about everything."

He told her a great deal; not everything—he said nothing concerning his mother's odd behavior when he came to her with the news and, of course, not a word of her expressed distrust of Mrs. Truman. There was enough to tell without that, and the telling and the answers to her questions took a long time. When at last the subject was pumped pretty thoroughly dry he began questioning of his own account. What had she been doing all the week? It seemed as if he had not seen her for an age.

The mahogany and glass tall clock ticked off the minutes and chimed the hours, but neither of the young people noticed it. The conversation never flagged. A disinterested auditor might have considered it rather trivial, at times almost inane and full of repetitions, but as no such auditor was present this did not matter in the least.

It was only when Banks mentioned the name of Mr. Christopher Trent that—or so it seemed to him—Miss Cartwright's enthusiasm waned. Apparently she was not anxious to talk about Mr. Trent. Late in the evening, when for the third or fourth time his reference to that gentleman was ignored, curiosity got the better of his discretion.

"Elizabeth," he asked bluntly, "what is it?"

"What is what?"

"Why do you always change the subject every time I say anything about Mr. Trent?"

"Why—why, I didn't know that I did."

"It seems to me you do. I thought you and he were very good friends."

"We are. He is a very good friend of grandmother's."

"Yes, I know. But aren't you and he friendly nowadays? Has anything happened to—to—"

"Happened? Why, how ridiculous! What could have happened?"

"I don't know. Don't you like him as well as you did?"

"Why shouldn't I? . . . Do *you* like him?"

He hesitated. "I like him a lot better than I did at first," he said slowly. "At first I thought he was—oh, well, supercilious and—and too darned cocksure. He used to make me feel so—so innocent and green, you know. Do you remember the valet in David Copperfield—Littimer, I think his name was? Whenever Copperfield met him he made Copperfield sure he was saying to himself, 'You are young. You are very young.' Well, Mr. Trent used to make me feel just that way. Probably you can't understand what I am trying to get at."

"I think I can. But you don't feel that way now?"

"Not so much. Anyway, considering the chance to make good that he has given me I should be an idiot to feel anything but gratitude."

"Yes, I suppose so. But I know exactly what you mean. He is so certain that he is right. And does he ever make you feel that he intends to have what he wants and will have it, in the end, no matter what you do or say; no matter what any one says or does?"

"Why, I don't know that he does that. Of course, he is very much older than we are."

"Ye-es, but don't think he considers himself old at all. . . . Oh, well, what difference does it make? Tell me more about Mrs. Tadgett. She must be awfully funny and rather pathetic, too."

When the big clock chimed eleven she turned to look at it.

"Good gracious!" she exclaimed. "Is it as late as that? Banks, I am afraid you must go. The maids are up, I sup-

pose, and they will be wondering and—and saying things. Where grandmother is I can't imagine; she said she would be home early. That business conference with Mr. Trent must be an important one. She has been a little worried lately and she gave me to understand it was over some of her investments. Your coat and hat are in the hall, aren't they? I'll get them for you."

The hanging lamp was turned low, and the paneled hall was in semidarkness. She helped Banks with his coat and they faced each other to say good night.

"I—I can't tell you how grateful I am to you," he faltered. "I know you helped a lot in this opportunity that has come to me."

"No, I didn't. There was so little I could do. I'm only a girl, and the older people don't pay much attention to my opinion."

"It is going to mean about everything to me here in Denboro. If I can swing it, I mean."

"Oh, you can! I know you can! I'm just sure of it. And"—with a little gasp—"I am so glad!"

The lamplight happened to be shining upon her face as she said it. Banks Bradford's common-sense resolutions melted as if that light were a white-hot flame. He stepped forward, put his arms about her, drew her toward him and kissed her. Then for a long instant their world stood still.

And then—well, then the front door latch clicked. Banks' arms relaxed; he stepped backward. Elizabeth, pale-faced, gazed at the opening door. And Mrs. Capt. Elijah Truman stood on the threshold.

Mrs. Truman's eyes, beneath the brim of her fashionable and youthful hat, took in the tableau. They were keen eyes, experienced eyes, and because of their experience they had learned when to become expressionless. She smiled graciously.

"Oh, good evening, Banks," she said. "You were just

going, of course. Elizabeth, I'm sure you must have begun to think I had been kidnaped—or had eloped, in spite of my age. I had no idea—nor had Christopher—that our talk about money matters would be so lengthy. We had to go way over to Ostable to look up important papers—some bonds I have in the bank vault. . . . Come in, Chris, won't you? Your new lawyer is here."

Mr. Trent came up the steps. Elizabeth, her face no longer pale but crimson, stepped back into the shadow by the stairs. Banks had found the darkest corner by the door. Trent, fur-coated, hat a-tilt, blinked in the lamplight.

"Evening, Elizabeth," he hailed. "How's the girl? . . . Oh, hello, Bradford! Humph! You're out late, for Denboro, aren't you? Well, so long. See you to-morrow probably."

"Don't hurry, Banks," urged Mrs. Truman sweetly. "Stay and visit with the old folks a little while—do."

But Banks was already on the step just vacated by his new employer. He stammered something to the effect that he must be getting home; his mother would be sitting up for him. The heavy door banged. If Cousin Hettie, a prominent member of the Good Templar Society, had seen him blundering along the dark Mill Road that night she would have been more than ever certain that the modern university, particularly when adjacent to a great and wicked city, was no place to which she would ever send a son of hers.

CHAPTER XIII

MR. CHRISTOPHER TRENT remained but a few minutes in the Truman hall after Banks Bradford's departure. He had a long drive before him, he said, and must be on his way. His manner was—or so it seemed to Elizabeth—a trifle less cordial than usual. His greeting to Bradford had been curt enough, certainly. He and Mrs. Truman exchanged whispers on the step; the girl caught only a word or two.

"Well, maybe," she heard him say. "There's getting to be a little too much of it, though, according to my notion. There's a limit, you understand. . . . Oh, I know, I know! But there's a limit, just the same; don't forget that."

Elizabeth heard this, but she paid little heed. She scarcely knew whether to be glad or sorry when the door closed behind him. In her present state of nerves and emotion she surely did not care to exchange social amenities with Chris Trent. On the other hand, his going left her alone with her grandmother. What had that shrewd lady seen—or guessed? What would happen now?

Nothing happened. Mrs. Truman's tone and manner were as easy and casual as they had been when she left the house after dinner. She was tired, she said; she had discussed investments and money until her head ached. It was late, and they must both go to bed without waiting another minute. At the door of her room they kissed good night and parted.

Mrs. Truman's breakfast next morning was as usual brought to her room by the maid. Elizabeth ate alone in the dining room and then went into the library, where she tried

to fix her attention upon the previous evening's *Transcript*. The attention refusing to remain fixed, she gave it up and sat looking out of the window, rapt in a reverie so deep that she did not hear her grandmother descend the stairs and enter the room.

"Good morning, my dear," said Mrs. Truman pleasantly.

Elizabeth looked up with a start. "Why, good morning, Grandmother!" she exclaimed. "You are up early, aren't you?"

Mrs. Truman's appearance was as spick-and-span as usual. She sank into an easy-chair with a purr of satisfaction. She was as fond of soft upholstery as a pampered cat.

"I am up early," she admitted. "Far too early for a person of my age who was up so late last night. How are you, my dear?"

"I am all right, Grandmother."

"Yes, I suppose you are. At your time of life a girl can be an owl at night and a lark in the morning. Every dog has his day. Hum! I don't know why I am talking so like a Noah's ark, I'm sure. . . . Did you and your—er—friend have a pleasant evening together?"

"Why—yes, Grandmother."

"Stayed later than usual, didn't he?"

"Yes, I'm afraid he did; we didn't notice the time. He was just going when you came."

"I imagined he was. He went very soon after I did come, I noticed that. Well, my dear, what does it mean? Or what do you think it means?"

"Means? Why, Grandmother!"

"There, there, child! Don't try to pretend you don't know what I mean. The most complete ninny on earth would have known what had been going on if he or she walked in unexpectedly on you two babes in the wood as I did last night. If ever a pair looked guilty—and funny—you certainly did. I didn't laugh, but I assure you I wanted to."

She was laughing now. Elizabeth's face was white and red by turns. Mrs. Truman went on.

"I saw at once that I had interrupted a tender farewell," she said. "Very tender, indeed. It didn't occur to either of you, I suppose, to bolt the door? No, it wouldn't. And yet, under such circumstances, it is always safer."

Elizabeth sprang from her chair. "Grandmother!" she cried, blushing furiously.

Mrs. Truman lifted a hand. "There, there, child, don't lose your temper. I have a sense of humor, I'm glad to say, and you must let me enjoy my joke."

"Joke!"

"Why, yes, it is a joke, isn't it? Surely there can be nothing serious about it." Elizabeth did not answer. Her grandmother smilingly persisted. "Which," she said, "brings us back to the question I asked in the beginning. What do you —and he—think it means?"

"I don't know that it means anything. There was nothing—I— How can you sit there and say—and hint! Oh, how can you!"

"There, there, child! Listen to me!"

"I won't. I won't listen while you talk to me in that way."

"I'm afraid you must. Bless you, I don't blame you for not caring to talk or to be talked to. One doesn't, under such circumstances; I never did myself. But, Elizabeth, I am afraid we must talk, both of us, and keep on talking for awhile. I am more to blame for what has happened than you are. We should have talked sooner. I forgot that when a pretty girl and a nice boy are left to their own devices as often as you and young Bradford have been, certain things are bound to happen. . . . Well, are you two engaged?"

"No," said the other fiercely, "of course we are not."

"When I opened the door last night it looked—well, as if

the preliminaries of an engagement might have been—er—partially completed. He kissed you, didn't he?"

"Grandmother! Oh, I won't listen to you! You—make me ashamed."

"Ashamed? Dear me!"

"Not of myself, but of you. You speak so—so—oh, you sound so—so *dreadful!*"

"Do I? That is too bad. I meant to sound human, that's all. This kissing—it hasn't got to be a habit between you, I hope?"

"Grandmother, I won't hear another word. You talk like a wicked old woman. I shall hate you! No, I won't stay here. I'm going."

"No, you're not. Come, come, child, you mustn't hate me. I don't like to mention it, but it does seem to me that I have been at least fairly—er—nice to you. Rather indulgent, even generous. Don't you think I have?"

"You know I do. But now—"

"Now I am trying to be especially nice. And you must be nice to me. I have taken pains to see that you had practically everything you wanted since you lived with me. Now it is my turn; *I* want something. At least you should do me the favor of letting me tell you what it is. Sit down, Elizabeth."

Elizabeth still hesitated. For a moment she remained standing. Then she flung herself into the chair by the window, her hot face turned away from her tormenter and tears of angry humiliation in her eye. Mrs. Truman calmly continued. "There isn't any engagement, then?"

"No. . . . No!"

"Oh, of course I realize that a kiss—or several kisses—do not necessarily mean an engagement. At least they didn't in my day. But they do imply a certain degree of—er—warmth of friendship. Is he in love with you, Elizabeth?"

"I don't know."

"He hasn't told you, then. Are you in love with him?"

"No. That is, I—I don't think— I don't know. At any rate," she added with a sudden desperate burst of rebellion, "whether I am or not is my own affair."

"Not altogether, perhaps, everything considered. You are my granddaughter, and you are—forgive me for reminding you of it—dependent on me. If you had means of your own, then you could tell me to go to the mischief and marry any one you cared to. Your mother did that; though"—with a frown and a sudden snap of the pearly teeth—"goodness knows she was poor enough, and the man she married was poorer still. I did it myself. I ran away and married a man without a penny, and I know what it means to be poor. My second husband was rich, and I know what that means too. It is your Grandfather Truman's money that has paid our way to Europe and California and Florida. It provides this house and the wherewithal to keep it. If it hadn't been for that money I might be taking boarders yet, and you—I don't know where you might be. So you see I have some excuse—perhaps you might call it the right—to talk with you like this. Don't you think I have?"

Elizabeth stirred in the chair. "Oh, Grandmother," she pleaded, "please don't think I am ungrateful."

"Rubbish! I haven't asked for gratitude. Gratitude is one of those words which sound well but don't mean anything. In this world every living soul is selfish underneath. I took you to live with me because I was lonesome and wanted something or somebody to keep me from being bored with my own company. You were a pretty child; if you had been ugly I probably shouldn't have adopted you."

"Grandmother! I never heard such—"

"Hush! I am speaking the truth. I don't, as a usual thing, because it makes trouble and I dislike trouble. But this is the truth, and it sounds scandalous to you because you hear so little of it from any one. Very likely I shouldn't

have adopted you if you had been deformed or in any way a fright. . . . Well, now I am fond of you. I hope you are fond of me."

"You know I am."

"I know you think you are. And perhaps you really are, so long as your own inclinations aren't interfered with. Then you are selfish, like every one else."

"I'm not! Oh, I'm not!"

"No? Then why do you fly up in arms when I suggest that your falling in love with this Banks Bradford is partly my affair?"

"But Grandmother, I haven't said I was in love with him."

"You said you didn't know whether you were or not. Very likely you don't know—yet. Probably last night's—er—seizure was unexpected, like a chill. Or a fever; perhaps fever is the better word. He had it first, and close contact spreads contagion. . . . Now, now, don't fly up again. I may not sound as if I were earnest, but I am. This Bradford boy of yours is, so far as I know, a decent, agreeable young fellow. I was willing you and he should be acquainted."

"Acquainted! Why, Grandmother, you yourself asked him to call here. You said—"

"I know, I know. I asked him to call because I—well, for various reasons. I wanted to know him better, and so I told you he might call. I forgot—which was silly of me—that there were dangers of that contagion I just mentioned."

"Grandmother, don't you like Banks?"

"Like him? Certainly I like him. He is good-looking, and I like pretty things—and men; always did. Then he is the image of his father, and I suppose that—"

"Yes? Why do you stop?"

Mrs. Truman shrugged. "Because I was getting away from my subject and wasting time. People of my age are likely to be garrulous, I suppose. Elizabeth, you know this Banks Bradford better than I do. Is he—well, do you think

him the sort of person who might go just so far with anything and then lose his nerve? Is he what young people nowadays call a quitter, do you think?"

"A quitter? A coward, do you mean? No," said the girl indignantly, "he isn't. I am sure he isn't. Why do you ask that? What makes you think such a thing?"

For just an instant Mrs. Truman's self-control seemed to slip. "Think!" she snapped, with a savage little laugh. "Think! He is a Bradford, isn't he? Ha! Think, indeed!"

The girl stared at her in utter amazement. "What *do* you mean, Grandmother?" she demanded.

Her grandmother bit her lip. Then she shook her head ruefully. "I *am* getting old," she muttered; "I must be. Oh, I don't mean anything, child. . . . Hush! Let me do the talking. I want to get through with all this as soon as I can. Elizabeth, you and I are pretty nearly to the end of our rope."

Elizabeth said nothing. The statement meant nothing—to her understanding.

Her grandmother misinterpreted her silence. "Listen!" she ordered impatiently. "For heaven's sake stop thinking about that—that boy and listen to something of importance. Are you listening?"

"Yes"—resentfully. "Of course I am."

"Very well, then. I say you and I are pretty nearly at the end of our rope. Our financial affairs are in a bad way. I have been extravagant, I suppose. I don't care at all for money itself, but I do care a great deal for what it brings me—the things which make life worth while. I don't want to die, but I give you my word I had rather die than be poor again. And so would you, if you knew what poverty meant."

"Grandmother, what are you trying to tell me?"

"If you keep on interrupting and asking questions I can't tell you anything. Your grandfather—Captain Truman, of course I mean—left me a good deal of money. Oh, not a

million nor half a million, but enough to provide a very comfortable income. I have lived up to that income, and you have helped. Now that income is—well, it is in danger. Unless you are very careful for a while we may be—well, beggars, or the next thing to it."

Elizabeth's attention was not wandering now. She did not understand, of course, but she was beginning to be frightened. "Unless *I* am careful?" she repeated in bewilderment.

"Yes, you. A great deal depends on you. If you get yourself tangled in a love affair with this Bradford fellow, if you are silly enough to get engaged to him just now, you will spoil everything."

"I'm not engaged to him. I told you I wasn't. I—"

"Hush! Do hush! Now don't ask me what this is all about, for I can't tell you. Some day, perhaps, but not for the present. You must take my word for it that our comfort in the future depends upon your behaving with tact and common sense. I want you—it was the favor I told you in the beginning that I was going to ask—I want you to promise me you won't give Banks Bradford any encouragement, any at all. Oh, I don't mean that you are never to see him again. I am not such a fool as to expect that or to ask it. If you two young idiots are in love with each other, if it isn't the temporary attack I hope it is, you will come together by and by and no amount of good advice from sane, sensible people can prevent it. All I am asking of you now, so far as he is concerned, is that for the present you will be very circumspect. There mustn't be any more of those walks together, nor any touching good-bys at the door. I don't ask you to break with him altogether—not now, certainly. You may be friends, but you must keep him—well, literally at arm's length. Particularly there must be no excuse for jealousy on the part of any one else."

"Jealousy! Grandmother, what are you talking about?"

"I am talking of jealousy at the moment. Last evening I had to answer some fairly sharp questions concerning your —er—friendship for that young man. I flatter myself that I answered them rather well, but there must be no excuse for my having to answer more."

Elizabeth's color came back with a rush. She straightened in her chair. "Who asked you questions about me?" she demanded hotly. "Who?"

Mrs. Truman smiled. "Well now, who do you think would be likely to ask them?" she inquired. "Use your brain, child; it will save time for both of us."

"Was it Chris Trent? Did he dare—"

"Sh-h-h! Mercy, what a pepper pot you are! Yes, of course it was Chris. He likes you, my dear. Surely you know that by this time."

"Likes me! If you mean— Well, I don't like him. He is—he— I won't talk about him. Not in that way, I won't."

"Then I will, for just a few minutes. I am sorry you don't like him—or think now that you don't—because he must not know it. Really, Elizabeth, there are worse men than our Christopher. I know most of his faults, for I have known him for a long time, but he isn't so bad. He is settling down now. And, child, he has money; will have a great deal if—if all goes well."

"His money doesn't interest me. And he doesn't either. He is nothing to me."

"I know, but I am pretty sure he hopes to be—more. If you married him—"

"Married *him!* Grandmother, you can't be serious. He is an old man."

"Not so very. Only forty-two, I believe."

"That is twenty years older than I am. Don't be so ridiculous!"

"Not in the least ridiculous, young woman. Captain Truman was twenty years older than I, but we got along beauti-

fully. Very much better, I am sure, than if we had been the same age."

"Oh, how can you! When I am forty-two he would be—"

"He would be sixty-two. A very comfortable arrangement. At that age a husband must be indulgent to a wife so much younger—he is afraid not to be. . . . There, there! let me have my joke; you children are so absurdly serious. As for ages—I ask you this, Elizabeth: Where will your precious Banks be when *he* is forty-two? He will be right here, a country lawyer in a little, narrow, bigoted country town. There will be no European trips for his wife, indeed there won't! She can stay at home and do the family mending—oh, there will be a family; there always is in such cases! His wife will be washing dishes and sweeping floors, and for social excitement she can go to circle meetings and church sociables. . . . There, there! I've said enough—too much, perhaps. Elizabeth, I am not asking you to marry Chris Trent."

"I hope you are not!" was the scornful comment.

"I am not; I'm not even asking you to try and fall in love with him, although I tell you frankly I should shed no tears if you did. No, nor even if you married him without being very much in love with him. Love isn't everything, far from it. I have been in love myself more than once, and each time I have been sorry for it afterward. My first marriage was a love match, and the happiness didn't last long. And afterward, when the Lord knew I was old enough to be sane, I nearly made a bigger mistake than that for what I thought was love. . . . Love! Bah!"

She snorted in bitter disgust. Elizabeth shuddered. Mrs. Truman drew a long breath.

"Then," she continued, "I married Captain Truman; as I said, a safe, sensible, comfortable business arrangement. . . . Ah, hum! Now you are glaring at me as if I were a—a

Jezebel. Dear, dear! it is poor policy to speak the truth, that's a fact."

She rose, went over and, stooping, kissed the girl's cheek.

"Don't glare," she said soothingly. "And don't hate me, dear; please don't. I am very fond of you in spite of my—er—worldliness. Your hardened Jezebel grandmother has her soft spots, and you are the softest of them. Remember, I am not asking you to commit murder by breaking your precious Bradford boy's heart. And I am not asking you to fall in love with Chris. Keep them both dangling for the present, if you can; that will be best, perhaps. There must not—there *must* not be any trouble between them just now, nor between Chris and ourselves. Will you promise me to help to that extent, Elizabeth?"

Elizabeth did not reply. Mrs. Truman waited a moment. Then she added quietly but with significance, "It might help to convince me that there is a meaning in that word 'gratitude' you mentioned a few minutes ago."

It was the right touch, of course, and the girl responded to it. She seized her grandmother's hand. "Oh, I am grateful," she said chokingly. "I am. And I—I will try to do what I can. But oh, I don't understand."

Mrs. Truman stroked her hair. "Of course you don't, my dear. There," she finished with a sigh of relief, "the medicine has been given. Now for the candy. Elizabeth, you need some new clothes; so do I. We need to get this horrible salt-water fog out of our heads. Two months of Denboro at this season of the year is enough to make a hermit commit suicide from sheer lonesomeness. Shopping, theaters, some good music and company that is alive—those are what we need, and we are going to have them. A fortnight in New York will put us on our feet. We start day after to-morrow."

Elizabeth looked up. For the first time since the beginning of the interview she looked as if she were going to smile in

spite of herself. "Grandmother," she said with a shake of the head, "I wonder at you. I didn't suppose you could be so transparent."

Mrs. Truman laughed. "Transparent?" she repeated. "Yes, it is partly to get you out of the way of—temptation, that's true. But it isn't altogether that. I cannot stand this deadness any longer without a recess. I am going on a spree, and I need you to help enjoy it. . . . Oh, I can't afford the money, of course—just now; but that shan't make any difference. The happiest times of my life have been those I couldn't afford."

CHAPTER XIV

THAT forenoon was a very long one for Banks Bradford. It should not have been, for the new attorney of the Ostable National Bank had work enough to do, goodness knows. The trouble was that he found it hard to concentrate upon that work, important as it was.

The only subjects upon which his mind seemed perversely determined to concentrate had nothing whatever to do with banks or shareholders or mergers. There were letters to be written and answers to letters to be read and considered, and he would set his teeth and square his shoulders over them; and then, a few minutes later, his pen would stop moving and his thoughts go drifting away in another daydream—drifting always in one direction, that of a certain house on the Old Ostable Road.

He came back from dinner to find Christopher Trent awaiting him in the hall outside his office door. It seemed to Banks that his employer's greeting was less genial than usual. He took his accustomed chair by the desk, but although he was smoking he did not offer his attorney a cigar. His questioning, when he began it, was brusque and to the point.

"Well?" he asked. "What have you got to report? What have you done since I saw you last?"

Banks told of the letters he had written and the answers he had received.

Trent did not seem greatly interested. "Have you seen old Bartlett yet?" he asked.

"No, sir; not yet."

"Well, why haven't you? He is your principal job. What have you been doing for the past four days—and nights?"

"I have been writing those letters, and yesterday I went down to see Mrs. Henry Gallup about her two shares. She would rather sell, I think, but perhaps—"

Trent struck the top of the tambour desk a blow with his palm. "Jane Gallup be hanged!" he broke in. "What does she amount to?"

"But I thought—"

"Who asked you to think? I told you what we expected you to do, didn't I? Come, come, Bradford! I guess you don't understand, after all. The reason I—the reason my bank picked out a young fellow like you is because we figured you were a hustler who would pitch in and work—days, nights, all the time. Now if all you are going to do is sit around this office daytimes and 'think' and write letters; and"—with a sneer—"spend your Sundays taking walks and your evenings making calls, it won't do, that's all. It isn't what you are paid for."

His face had grown steadily redder as he said it. Banks was astonished, but he was more than that—he was angry too. There was a hot retort at his lips, but he choked it back by main strength. Losing his temper was an expensive luxury that he must not indulge in if he could help it.

"I am sorry you feel that way about it, Mr. Trent," he said stiffly. "I have not meant to waste time. Last night's call was the first I have made since you employed me."

Trent appeared to be rather ashamed of himself. "Humph! Oh, well; that's all right, I guess," he muttered. "Sorry, Bradford; I'm flying off the handle, I know. The fact is this eternal wait, wait, wait is getting on my nerves. What our crowd and the Denboro gang have kept under cover so long is beginning to be whispered around. Over in my own town this morning I was held up and questioned. If it isn't settled soon I'll be fighting with my best friends. When do you think you can see Bartlett?"

"I intended trying to see him to-morrow. He has been up

in New Bedford, I believe, but they expect him back to-day. If I don't catch him the first time I shall keep on trying till I do."

"Fine! That's the way I like to hear you talk. You see, I may have to go away myself, worse luck. There is some business out in—well, out West a way, that I ought to attend to, and I may get a wire any minute. I hate to leave with this bank game still up in the air. If you can nail Bartlett, with the block of Denboro stock he owns, the deal is as good as through. He's your big fish; get after him."

He looked at his watch and rose to his feet.

"I must be on my way," he announced. "I am supposed to go for a ride with—with a young lady friend this afternoon, and she'll be disappointed if I am late. She counts on those rides. . . . You don't ride, yourself; eh, Bradford?"

"No."

"Ha, ha! No, I suppose not. Horses and their keep do cost money, that's a fact. Never mind, you'll come to it in time. That's what I tell Elizabeth. She and I talk about you a good deal. You and your job are—well, sort of pet hobbies of hers just now. It pleases her to think she is helping me give a deserving fellow a chance to make good. Women are like that; they enjoy playing the Lady Bountiful act. . . . Well, good-by."

At the door he paused. Apparently there was something else he was considering saying. He did not say it, however. After an instant's hesitation he turned and left the office. Banks gazed after him in a frame of mind divided between anger, resentment and—yes, triumph. He believed he understood now what was behind Mr. Trent's bad temper, his sneering references to walks and calls.

He was jealous, that was it; jealous of him, Banks Bradford. And—he thrilled again at the memory of that moment in the Truman hall—he had reason to be. Yes, by George, he had!

The next afternoon, immediately after dinner, he tramped the long three miles to the Bartlett homestead. It was a cold walk, a gloomy winter day, with the wind sweeping in over the drifting ice in the bay and driving ragged clouds before it. Nevertheless, he enjoyed the exercise, and when he turned in under the bare, threshing silver-leaf poplars in Hezekiahs front yard he was in a glow.

Julia Bartlett— Cousin Hettie and Uncle Bije would have called her "Julie M."—opened the door in answer to his knock. She was Hezekiah's cousin and his housekeeper. Yes, she admitted a little doubtfully, Mr. Bartlett was at home; he got back from New Bedford the night before.

"But I don't know's he'll want to see you nor nobody else just now," she added, lowering her voice and speaking behind her hand. "He went up to New Bedford to some kind of meetin' or other. He belongs to a sort of—of lodge, I guess 'tis—of old-timers like him who used to go whalin' when they was young. He goes once a year, when they a doin's—a banquet and the like of that. 'The Sperm Ile Club' is the name of the thing. Lord knows what they do up to them reunions, but I do know that I never see him come home yet that he wasn't all headaches and dyspepsy and so cranky he ain't fit to live in the house with. He is upstairs in his bedroom now. I'll tell him you're here, Mr. Bradford, but don't blame me if he sends word for you to go back home as fast as you can travel. He's liable to."

She returned from her trip to the second floor, looking a trifle surprised and more than a trifle ruffled.

"Well?" laughed Banks. "Am I ordered home?"

Julie M. sniffed. "No, you ain't, for a miracle," she replied. "You're to go up and see him. Well"—with a sigh —"you can go, I suppose, if you want to, but *I* won't be responsible for what sort of reception you get; so be it on top of your own head, as Scriptur' says. Straight through the hall and upstairs."

Mr. Bartlett was seated in a rocking-chair by his bedroom window. His scanty gray hair was tousled, he was wearing a flowered dressing gown of the period of the 60's, and ancient carpet slippers of the same vintage were on his feet. There was a pillow behind his head, and a plate of milk toast and a teapot and cup were on a table beside him. He glanced at his visitor over his spectacles.

"Well, what fetched you way over here?" he demanded. "Anything gone wrong with that deed you was handlin' for me?"

Banks assured him that all connected with the deed was going well. "Sorry you are under the weather, Mr. Bartlett," he added.

The old man snorted. "Who wouldn't be under the weather?" he wanted to know. "I'd be all right if I had what I'd ought to have to eat. I told her"—with a jerk of his thumb toward the lower floor—"to fetch me a cup of black coffee and a fried salt mack'rel soon's I woke up. Salt mack'rel is what I needed and what I wanted. And look what she fetched," he finished with a scornful gesture toward the toast. "Gape-and-swallow, that's what *I* call it!"

Banks said it was too bad. "I came to talk over a rather important matter, Mr. Bartlett," he went on. "Perhaps you don't feel up to that sort of thing just now."

"Up! I feel up to anything but that blasted toast. Take off your coat and sit down."

Banks sat. Then he took from his pocket a packet of papers and laid them on the table beside the toast. To his surprise, Mr. Bartlett, after a glance at the papers, began to chuckle.

"I thought so," he observed. "Soon's she said you was downstairs I guessed what 'twas for. . . . Well, how do you like your new job?"

Banks looked up in surprise. "My new job?" he repeated.

"That's what I said. How do you like bein' Chris Trent's

hired man? That's what you are, ain't you? Or lawyer for that one-horse bank of his, which amounts to the same thing."

"For heaven's sake! Mr. Bartlett, how did you know that?"

Hezekiah seemed hugely amused. His chuckle was long this time. "There, there," he continued, "don't have a shock of palsy. I heard it over to New Bedford. There are a couple of Ostable fellows in that whalin' club of ours, and one of 'em whispered it to me—strictly confidential, of course."

"But how did he know? Did he know about the—the rest of it?"

"The merger or whatever you call it? Sure he did! Somebody had told him about that over a week ago; told him in dead secret, which was why he was tellin' it to me. Half of Ostable County knows by this time, and the other half'll know it to-morrow. You can't keep a thing like that hid always; there's been guesses and hints flyin' around for a month. Well, well"—irritably—"that don't make any difference. Why did Chris and his crowd pick a young green hand like you to be lawyer for 'em? That was what puzzled the Ostable fellow."

Banks shook his head. "It is what has puzzled me," he admitted candidly. "I don't understand it yet, Mr. Bartlett."

Hezekiah chuckled again. "Don't you?" he said. "Well, I cal'lated I understood right off, though I didn't tell that fellow so. I'm your answer to that conundrum—me and my hundred and five shares of Denboro Bank stock. Oh, they're shrewd enough, that crew. They knew I'd been puttin' a little mite of business your way lately; and that, bein' as I used to be a good friend of your father's, I might be soft enough to do for you what I wouldn't do for old Bangs and some of the rest of 'em—that is, hand over my stock and

say 'Go ahead.' They sent you down here to palaver me into doin' just that, didn't they? Yes, course they did. . . . Huh! Well, there we are!"

There they were—yes. But just where was that? Banks Bradford's carefully prepared plan of procedure in this fateful interview was already badly shattered. Bartlett knew why he had come; had been expecting him. Also judging by the old man's sneers and scornful chuckles he was in no receptive mood.

Banks drew a long breath. "Well, Mr. Bartlett," he began; but Hezekiah interrupted him.

"Sho, sho!" he snapped crossly. "Don't waste time. No use goin' over all the arguments that Bije Bradford and half a dozen of 'em have been shootin' my way. I've heard 'em all, and I've give the same answer to every one of 'em. That answer so far is no. I'm satisfied with things just as they are. The Denboro Bank is earnin' me good dividends on my stock, and I don't see any use takin' chances. The Ostable Bank may be all right, or it may not. Let well enough alone, that's my motto."

"But Mr. Bartlett, you know as well as I do that one strong bank in this neighborhood will be—"

"Sh-h-h, sh-h-h! Don't you suppose I've heard all that before? Look here, boy; what's in them papers you just laid down there? Statements of condition and capital and earnin's and all that, I presume likely; eh?"

"Why, yes, sir."

"Chris Trent give 'em to you, of course. . . . No, no, I don't want to see 'em. I've seen 'em enough. . . . Humph! Is there amongst 'em a list of the paper his Ostable concern is carryin'? Loans, notes, and the like of that?"

"Yes, sir"—eagerly. "It is right there."

"Yes—well, I've seen that too. Go over there to that top bureau drawer and you'll find my copy of that list, with a memorandum pinned onto it. Bring it to me, will you?"

The list and the memorandum were brought. Hezekiah adjusted his spectacles.

"Now you take that copy of yours off the table and we'll check up for a minute," he said. "You read 'em off. Skip the little fellows and them that are secured by collateral. Give me the rest."

Banks began reading. There were many small loans, most of them local and amply secured. Then came three which were larger.

"Farraday Liquidation Company," he read. "Four months' note for twenty thousand dollars, dated November first."

Bartlett interrupted. "No collateral behind that, is there?" he asked.

"Why, no, sir, but—"

"Who's it endorsed by?"

"Christopher Trent and Maybelle Truman. Mr. Trent explained about that. It—"

"I know, I know. The Farraday Company is one that old Benjamin Trent and Elijah Truman started when they was out West in the 80's. Buyin' up assets of other concerns—land and machinery and that sort of stuff; buyin' em cheap and sellin' 'em afterward high. They made a barrel of money out of it, too, I guess. Heave ahead!"

"The Comet Developing Company, four months' note for twenty thousand, dated December tenth. It is endorsed by A. S. Billings; he is a capitalist out there—Mr. Trent mentioned that to me. And Mr. Trent himself has endorsed it also."

"Yup, so I notice. What does that concern do for a livin'; do you know?"

"Yes, sir, in a general way. It has very large holdings of real estate and buildings about the city of Blankton."

"Um-hum. All right. Go on. There's one more big fellow."

"The Western World Sales Company. That is in another state. I don't know so much about that, except that Mr. Trent assured me it was a very successful corporation."

"Yes—yes—yes! And that's for another twenty thousand, and Chris and Lije's widow's names are on the back of it, same as the fust one. What's Maybelle Truman doin' so much endorsin' for? Her notion of fun, is it?"

Banks laughed. "She is a heavy shareholder in the Ostable Bank," he said. "She has four hundred shares, I believe."

"Yup. And Chris has got six hundred. There's only fifteen hundred in the whole capitalization, and Trent and Truman own a thousand between 'em."

"Yes, sir, but old Mr. Trent—Benjamin I mean—and Captain Elijah founded the Ostable Bank. They were its organizers in the beginning."

"Um, hum, so they was. You've got an answer to everything, ain't you? Well, I remember when old Cap'n Lije came to me asking me to subscribe to some shares in that bank—that was at the beginnin' too. I wouldn't take a cent's worth, by godfreys!"

"But why, Mr. Bartlett?"

"'Cause I'd known them fellows for a long spell; knew 'em when they was sailin' ships out of Boston. I wouldn't trust either of 'em fur's I could sight 'em with a spyglass."

Banks stiffened. "They were my father's partners," he said rather crisply. "I don't think father would have associated himself with them if they had not been perfectly honest."

"Humph! Well, maybe not. But you notice that he died poor and they died rich."

"They made their money after his death—in this very Farraday Company, and others like it, I understand. But that doesn't make any difference, Mr. Bartlett, does it? It is all past history."

"Sartin 'tis, but you can larn considerable from history sometimes. Well, well, I don't care about what's dead and gone. I'll be dead and gone myself afore many years; yes" —with rising indignation—"and a darned sight sooner than that if all I get given me to eat is sick folks' slops like tea and toast. Bah! . . . There, there," he added with an impatient wave of the hand, "keep still a minute. I want to think."

Banks obeyed orders and kept still. Hezekiah frowningly looked out of the window. Then he turned to face his visitor.

"Boy," he said, "you might as well understand that I had made up my mind not to have anything to do with this bank get-together game. I'm collectin' my six per cent on them hundred and five shares of mine and the stock is worth a good many dollars more than I paid for it. They can tell me stock in the combination bank will climb to the top of Mount Ararat, or such matter—I don't care. You can't climb like that without takin' some risk, and I don't have to take risks; I can afford not to. They can't do any combinin' without me, and it—well, it kind of tickled me to sit still and let 'em blow on their fingers. . . . Humph," he ended with a chuckle, "judgin' by your face you think I'm a selfish old dog in the manger. That's what you are thinkin', ain't it?"

It was; but Banks, of course, protested that he had not thought anything of the kind.

Mr. Bartlett continued to chuckle. "Well," he observed, "it's partly my manger, so I've got as much right in it as the rest of 'em, I cal'late. Anyhow I be hanged if I was goin' to have Benjamin Trent's grandson crowdin' in on my hay. . . . Humph! Think I'm prejudiced, don't you?"

Banks' answer was more frank than diplomatic this time. "Why, yes, Mr. Bartlett," he said. "I do."

Hezekiah did not appear to resent the frankness. "Maybe you're right, at that," he admitted. "Still, a fellow my age has to have some fun, and I was havin' it. . . . And now you've come into the mess and changed things all around. Did you know that?"

"Why, I don't see—"

"Never mind," interrupted the other testily. "I say you have. To begin with, you're Silas Bradford's boy, and I thought a sight of Silas. Then, too, I've seen consider'ble of you, and I've took a—a—well, a shine to you for your own sake. This job the Ostable crowd has given you is your first big one, and it means a lot to you, I know. . . . So"—with an emphatic nod—"I've been thinkin' it all over and I've decided to change my mind. I'll come in on the deal, stock and all—"

Banks could repress his feelings no longer. "You will!" he cried. "Oh, by George, that's splendid! I'm sure you won't regret it, Mr. Bartlett. And I can't begin to tell you how obliged I am."

"Hush! Hush, can't you! I haven't finished yet. I'll come in, I say, provided you can satisfy me that this paper—them three big notes in particular—that the Ostable Bank is carryin' are what they pretend to be. You do that, and bring me proof of it, and I'll vote to have the Denboro National take over t'other one. But I won't unless you do. See what I mean, boy?"

Banks did not see at all. This seemed absolute nonsense to him. The Denboro Bank people had examined all the Ostable outstanding loans very carefully, he declared. Judge Bangs and the directors had approved them. The bank examiner—

The old man cut him short. "Bunkum!" he snorted. "The bank examiner is honest—yes, and capable enough, I don't doubt. And Bangs is a stubborn mule, but he's honest too. Honesty ain't the thing here. 'Cordin' to what I can

larn them loans have been standin' for some time; notes been renewed over and over?"

"Yes, sir. But they are the best kind of loans. The interest is always paid regularly. As for security, why, Mr. Trent's and Mrs. Truman's endorsements alone are—"

"Here, here! Now you've put your finger on the button. That's just it. In this town, and in Ostable and the whole county, when you say Trent or Truman you're sayin' Saint Peter and Saint Paul. Anything with them two names, or either of 'em, on it has passed for gospel for fifteen years. Nobody—bank examiner nor nobody else—is goin' to pry into any note with those Bible names on the back of it. Nobody but me; and all creation will tell you what a darn crank *I* am."

"But, Mr. Bartlett, surely you don't mean to suggest that those notes are not good?"

"I don't suggest nothin'. And I don't take nothin' for granted, neither. I want to *know*. Banks Bradford, you listen: Here's three notes tottin' up to sixty thousand dollars made out by concerns out West somewheres and held and carried by a little shoestring bank down East here. Why? Oh, I know that one of 'em is the Farraday Company, and Chris Trent's grandfather was interested in it. But who except Chris himself knows even as much as that about the other two? Sixty thousand is a lot of money. The Ostable National's capital is one hundred and fifty thousand, and its surplus is another fifty. That's what 'tis on paper, and it's the basis the Denboro Bank—*my* bank—is figurin' on when it takes it over. I've got to be satisfied that it's really there and ain't liable to no sixty thousand shrinkage by and by, after it's too late and the deal's made. I tell you I want to know."

Banks' patience was sorely tried. This perverse old curmudgeon, with his hatred of dead men and envy of and prejudice against living ones, was hard to treat with good-

natured tolerance. And yet he must conceal his feelings; he must appear anxious to please. Everything depended on it.

"I see, Mr. Bartlett," he said. "Now just what do you wish me to do?"

Hezekiah turned to look at him. "I'll tell you," he said earnestly. "I want you, on your own hook, to get in touch with somebody, or a set of somebodies, out in those places where these notes come from and have them learn all they can about this Farraday Company and the—what d'ye call it?—All Outdoor Peddlin' Company and t'other one. Get a good inside private report on 'em, all three. Then you fetch that report to me. If it's satisfyin' and—and healthy I'll give you my promise to turn in my Denboro stock, and your dratted bank swap can go through. . . . There! will that do you, young fellow?"

"Indeed it will! Yes, sir. And Mr. Bartlett, I realize you are doing this just to help me, and I—"

"Sho, sho! . . . You're right, though; I *am* doin' it to help you. If it wan't for you I'd stay out and stand pat and let the whole lot of 'em whistle. You'll get that report, will you?"

"Certainly, sir. That will be easy. So far as that goes I can probably get it from Mr. Trent himself."

"Here, here"—sharply. "No, you don't. That ain't in the dicker. You won't get it from Chris Trent. Unless you agree to do this for me on the quiet the whole trade's off, and we're right back where we started from. That's understood, is it?"

Banks hesitated. He did not know how to answer. Christopher Trent and the Ostable Bank were his employers now, and it seemed to him that a question of professional ethics was involved. Bartlett was watching him intently, and it may be that he guessed his caller's thought.

"See here, youngster," he went on, "Trent and his gang

ain't bought you body and soul, have they? 'Twan't part of your agreement with them that you shouldn't take any outside business?"

"Why, no, sir. I don't think it was."

"All right, all right. You was my lawyer afore they hired you. No reason why you can't be mine now, so fur as this report job is concerned. You're gettin' it for me, not for them. I'll pay you for your work and time."

Banks still hesitated. The question of ethics still troubled him. He would not be disloyal. But after all, was it disloyal? Trent's one overwhelming desire was to push the merger through; nothing else counted beside that—he had said so. And Hezekiah Bartlett had made it clear that the obtaining of these perfectly needless and superfluous reports was an essential to his consent. Without them he would stand pat in his refusal.

Banks made up his mind. "All right, Mr. Bartlett," he said with a smile. "You can't pay me, of course, but I'll do my best to get the information you want."

"Humph! Good enough! . . . Well, I cal'late that's all I can stand just now. This cussed head of mine is bangin' like a tin shop. No wonder, with nothin' in my stomach but disappointed hopes. You run along. . . . And say, on your way out you tell that woman of mine to fetch me up that salt mack'rel and coffee and do it on the jump, unless she wants me to come down there askin' why. Tea and toast! Gape-and-swallow! Bah!"

CHAPTER XV

COUSIN HETTIE called at the Bradford cottage that evening. So, too, as it happened, did Captain Abijah. Banks did not mention his call upon old Mr. Bartlett, and he did his best to keep the subject of what the latter had so contemptuously called the "bank swap" out of the conversation.

It would not stay out altogether, of course. Cousin Hettie dragged it in. She had a long tale to tell of more trouble with Mr. Payson, her lodger, and before she finished the names of Christopher Trent and "our Silie" were mentioned.

Banks paid little heed to the recital of Mr. Payson's outrageous demands and Henrietta's righteous protests. It seemed that the lodger was still grumbling because the Franklin grate was not supplying heat as he thought it should. "Nobody could have been nicer than I was to him. I always try to be genteel and ladylike to everybody—you know that, Margaret—and so when he came downstairs on his way out to breakfast I said, 'Well, Mr. Payson,' I said, 'and how are you this winter morning? I hope you slept well.'

"He smiled at me—one of those aggravating smiles of his that don't get up his face any farther than the top of his teeth—and he says 'Thank you, Miss Bradford,' he says, 'I slept pretty well. I dreamed I was a polar bear, all covered with fur and sitting on a cake of ice. I was sorry when I woke up.' 'Sorry!' I said. 'Mercy me! I shouldn't think anybody'd be sorry to wake up from that kind of dream.' 'I was,' he said, 'I missed the fur.' Now what do you think of such talk as that!"

Captain Abijah broke out with a joyful "Ha, Ha!"

Cousin Hettie glared at him and went on. "And that wasn't all," she sputtered. "Indeed it wasn't! He turned

just at the door and said smiling all the time—I do believe he knows there's nothing makes me so mad as that everlasting polite smile of his—'By the way, Miss Bradford,' he says, 'thank you for sending up the hot water last evening. I used part of it and then set the kettle on top of the stove to keep for morning. That was a mistake.' I didn't know what he meant. 'Why was it a mistake?' I asked him. 'Because it froze,' he said; and went off before I could think up the answer he'd ought to have had." Hettie glared at the hilarious Abijah. "You think that—that impudent—er—er—sauce is funny, I presume likely. You would! Sit there and laugh!"

"I ain't laughin'. I'm cryin'. Can't you see I'm wipin' my eyes. You're breakin' my heart, Hettie. Say, that Franklin stove of yours must be what you'd call an all-the-year-round convenience. You can use it for an ice chest in summer."

Banks heard but a little of all this. His thoughts were wandering toward the house on the Old Ostable Road. Tomorrow evening he meant to wander there in the body. It was the mention of his own name which a few minutes later caught his attention.

"So," Cousin Hettie was saying, "when Susan Badger said that to me, I told her I wasn't at liberty to talk. 'Mr. Trent has hired our Silie to be his lawyer.' I told her. 'There's no use my denyin' that.' And there wasn't either, because the news is all over town and everybody knows it. But when she asked me if I knew the insides of this other talk about the Denboro National buying out the Ostable Bank, I just shook my head. 'I know what I know,' says I, 'but my tongue is tied.' She looked so astonished!"

"Humph!" snorted Abijah. "Yes, I should think she might."

"Eh?"—suspiciously. "What was that?"

"Oh, nothin', nothin'. You're right, though, Hettie; the

news is out. Somebody's told tales out of school, and there's the craziest yarns floatin' around that I ever heard. . . . Humph! It can't be helped, I suppose, but the sooner we're free to publish the truth in the *Item* the better 'twill be. Banks, I know you can't answer questions—I don't expect you to; but—hang it all, you're—you're hopeful, ain't you?"

Banks laughed. "Yes, Uncle Abijah," he said. "I am decidedly hopeful."

After the callers had gone and he was alone in his own room he sat for hours thinking of the promise he had given Bartlett and of how, in the quickest and most thorough manner, it could be carried out. He must communicate at once with some one—some bank or lawyer or credit agency in the city of Blankton, where the Farraday Liquidation Company had its offices—and ask for complete information concerning that company and the two others whose notes were carried by the Ostable Bank. And after a time he had an inspiration.

Mr. John Davidson, the uncle of his college friend, the friend whom he had visited in the West the previous summer, lived in Colesburg, which was not so very far from Blankton. It was this Mr. Davidson for whom he had done the bit of legal work which had resulted in his receiving the check for "expenses," the money which he had used in buying his office furniture from Tadgett.

Davidson was, so his friend had told him, a prominent business man in Colesburg. Why not write to him, telling him what he wished to learn? If Davidson could not or did not care to get the information himself he could turn the matter over to some one whose business it was to make researches of that kind. The more he considered the idea the better it seemed. He determined to write to Mr. Davidson the very next day.

And in his office next morning he did that very thing. He wrote and rewrote the letter several times before it

satisfied him. When at last it was signed and sealed he went out to the post office to mail it. And there drawn up by the curb in front of the post office, was the Truman span and carriage, with the driver on the box and Elizabeth Cartwright on the rear seat within. She was alone.

He hesitated. Then he stepped across the sidewalk and spoke to her. She had been looking in the opposite direction, but as he spoke her name she turned and saw him standing there, his hand upon the handle of the carriage door.

They had not met since that evening—*the* evening. Banks' face flushed and his breath caught in his throat. There was no doubt now as to his feeling. He was madly, wildly in love with her. There had been brief intervals since he closed the Truman front gate behind him when remembrance of his mother's advice, of the differences in their worldly position, his poverty and her riches, had caused him to clench his teeth and to decide that he must be crazy to dream she could ever be his. But all these were forgotten now, as he saw her sitting there, dainty, alluring, wonderful. And for a moment she had been his. She had; and she had not resisted.

Through the glass of the door she was looking at him. The color was flooding her cheeks and her eyes were shining. And then she drew back into the shadow. He opened the door.

"Elizabeth!" he said again.

Her answer—its words and tone—surprised and disappointed him. "Why, good morning," she said. "How do you do?"

The winter sunshine was very bright outside upon the walk, and the interior of the closed carriage was dark by contrast. He leaned forward, trying to see her more clearly.

"Elizabeth," he said for the third time; and then, anx-

iously, "Why, what is it? Aren't you— Why, what is the matter?"

She did not answer at once. And when she did there was that same constraint, that decidedly unsatisfactory lack of eagerness in her reply. "Nothing is the matter," she said. "I am waiting for grandmother. She has gone into the post office."

He thought he did understand then. Her grandmother was with her, that explained it. He lowered his voice. "I have been crazy to see you," he whispered. "I had planned to come up to-night. May I? Are you going to be at home?"

Again she seemed to hesitate. "Why, no," she said. "I am not."

"Oh!"—in sharp disappointment. "That's too bad. Well, I suppose I can wait another twenty-four hours, though I don't know how. I'll come to-morrow night, then."

She shook her head. "I am not going to be at home then, either."

"You're not! Good Lord! . . . Why—well, then—Sunday. If it is good weather we can have our walk, can't we?"

"No-o, I'm afraid not. You see—"

"Yes? Yes?"

"You see—well, you see, grandmother and I— Oh, here is grandmother now!"

Mrs. Truman was rustling down the post-office steps. Banks turned reluctantly toward her. He had never wanted to see any one less.

"Good morning, Mrs. Truman," he said.

Mrs. Truman peered at him through her eyeglasses. "Oh, how do you do, Banks?" she said graciously. "How is our brilliant young lawyer? And how are the affairs in the financial world progressing?"

Banks murmured that he guessed they were progressing, more or less.

"Let us hope rather more than less. Has Elizabeth told you of our little—er—excursion?"

The girl broke in. "I haven't had time to tell him anything, Grandmother," she said.

"Oh, I see! Well, we are going on a little vacation, she and I. We are fleeing from the—er—excitements of Denboro to the calm of the outside world. . . . Mercy! don't look like that. Why are people always petrified when I attempt a joke? Elizabeth confided to me that she was weary of socials and sewing circles—just as weary as I am—and so we are running away from them. . . . Yes, Dennis?"

The coachman had got down from the box and now he touched her arm. Mrs. Truman listened to what he had to say.

"Yes, you are right," she agreed with a nod. "Dennis reminds me, Elizabeth, that we have several more errands to do and our time is very limited."

Dennis assisted her into the carriage. She took the seat nearest the window, her granddaughter, at her suggestion, moving to the other side.

"Well, adieu, young man," she said. "We leave the financial world in your hands—yours and Christopher's. He will keep us posted on your progress. He is a faithful correspondent. You know that, don't you, Elizabeth?"

The driver would have closed the door, but Elizabeth was too quick for him. She leaned across the seat and extended her hand.

"Good-by," she said.

Banks seized the hand and held it for one brief instant. He was struggling for words, but before he could ask the first of the questions which were crowding for utterance the hand was withdrawn. Dennis slammed the door, climbed to his seat and clucked to the horses. The Truman carriage moved away from the curb, leaving him to stare after it in agitated, disconsolate amazement. He watched it turn the corner be-

yond the Malabar Hotel. Then he slowly mounted the post-office steps, went in and posted his letter.

He expected a call from Trent that afternoon, but instead came a telegram. The boy who brought it down from the railway station which was also the telegraph office, seemed very much impressed.

"Jiminy, Mr. Bradford," he said, "there's pretty nigh forty words in that telegrapht. Eph"—Ephraim Baker was the depot master and telegraph operator—"Mr. Baker, I mean, he says he bets that's the longest telegrapht ever come to Denboro. He says nobody but Chris Trent would waste money that way. Anybody else would write a letter, but not him—no, sir! When he does a thing he don't care what it costs. You bet yer he don't. Eph says Trent's motto is, 'If you want anything, git it—and darn the expense.' And he always does git it, too, so Eph says. It's great to be rich, ain't it? . . . Say, Mr. Bradford, it's lucky for you he didn't send that telegrapht collect; eh? You bet yer!"

Trent had wired that—as he had intimated might happen, when he last saw Banks—he had been summoned by his western correspondent and was leaving immediately. "Cannot say how long shall be gone. Leaving important matter in your hands. Shall expect find it all settled on return. Get H. B. in line. That your main business now. Do not disappoint. Rely on you."

Banks found himself vaguely wondering if there could be any connection between the mysterious vacation which Mrs. Truman had mentioned and the departure of the president of the Ostable Bank. No, of course there could not be. Mrs. Truman had said that Christopher would keep them posted—he was a faithful correspondent, as her granddaughter knew. What did that mean? The intimation was that Elizabeth was accustomed to receive letters from Trent. Why should he write her? And did she answer his let-

ters? Elizabeth did not like Mr. Trent. She had hinted as much to him—or he thought she had.

He tried to remember just what she said that evening—that marvelous evening, the last they had spent together. She said—why yes, for one thing she asked if Trent ever made him—Banks—feel as if he intended to have what he wanted and would have it, in the end, no matter what any one did or said. Why, confound it, that was precisely what Eph Baker said about him, according to the telegraph boy! These were not pleasant reflections.

That evening he again rang the Truman bell. His call was a sort of forlorn hope. Elizabeth was going away—yes; but she had not said when she was going. If she and her grandmother had not yet left Denboro she might relent and see him, if only for a few minutes. At any rate he was going to try to see her.

Mary, the maid, told him that Mrs. Truman and Miss Cartwright had gone on the afternoon train. No, she did not know where they had gone nor when they would return. No, no message of any kind had been left for him. He turned away with the "hope" crushed and nothing left but the "forlorn." There was quite enough of that.

Strolling dejectedly homeward, he noticed that the Tadgett sitting-room windows were alight, and acting on the impulse of the moment he turned in at the gate. Ebenezer and his unique brand of conversation might be temporary antidotes for the sense of desertion and the misgivings which oppressed him.

He was welcome. Mr. Tadgett himself opened the door and hailed him with delight. "Well, well, well!" he shouted. "Look who's here! Yes, yes; you are too goin' to take off your things and stay a spell. Here's Sheba, and we been sittin' here lonesome as the last two crickets in a four-acre lot—nothin' to listen to but our own squeakin'. Come in! Come in!"

Mrs. Tadgett rose to greet him. Her head, with its layers of hoods, was as remindful as ever of a pumpkin on a stick. "How do you do, Mr. Bradford?" she said graciously. "We are very glad to see you. I was reading out loud to Ebenezer. I was reading—er—er—yes, I was reading—what was I reading, Ebenezer?"

"Poetry," replied her husband promptly. "Book you got out of the libr'y. Don't you remember?"

"Yes. Yes, of course. Poems by Shelley. They are lovely. Ebenezer likes to have me read to him; don't you, Ebenezer?"

"Oh, sure, sure!"

"Yes, I know you do. What was that poem you liked so much? That one I read first?"

Poor Tadgett looked rather puzzled. "Now let me see," he mused. "Let me see, now, Sheba. . . . Er—er—oh, yes! that one about—about what somebody owed to a—a—skylight, was it?"

Mrs. Tadgett received this suggestion rather vaguely. She passed her hand across her forehead. Banks, catching the appeal in her husband's eyes, came to the rescue.

"To a Skylark, perhaps," he put in. "That is a very beautiful poem, Mrs. Tadgett."

"Yes. Oh, yes! It is beautiful. Beautiful . . . yes."

"Tell you the truth, Banks," said Ebenezer apologetically. "I'm afraid I didn't hear as much of them poems as I meant to when I started in. I've been workin' hard down to the shop to-day, and this settin' room is pretty hot, so I—guess likely I dozed off every now and again. . . . But don't you fret—I got the sense of it, Sheba."

Banks asked about the business. Had he sold any of his treasures recently? Tadgett shook his head.

"No, I ain't," he said. "Nighest I came to it was yesterday when that Cartwright girl was in. She see that comb-back chair I traded Noah Davis' wife the black walnut what-

not for. She liked that chair, Elizabeth did. Said maybe, when she got back from where she and her grandmother was goin' she might save up her pennies and buy it. She's a smart girl; she knows what's what."

Banks tried hard to appear only mildly interested. "Did she say where she was going?" he asked casually.

"No. No, she didn't. But you know all about it, don't you? Land sakes! I was just goin' to ask you where she was bound to. Supposed you'd know, if anybody did."

The significant wink which accompanied this remark was particularly irritating to Banks just them. Possibly Ebenezer noticed that his facetiousness was not received with enthusiasm, for he went on without waiting for a reply.

"Anyhow," he said, "they was off on the afternoon train, the pair of 'em, bag and baggage. Jotham Gott, he was up to the depot, and accordin' to him they was totin' dunnage enough to last 'em as fur as Jericho. Funny, ain't it, how womenfolk can't go nowheres without cartin' two, three trunks. Now a man— Eh? Yes, Sheba, what is it?"

Mrs. Tadgett, who had been listening with a dreamy expression, was sitting erect in her chair, her forefinger lifted. "The elephant," she said, with the air of one delivering a lecture, "is our largest animal."

Banks stared at her in bewilderment. Even Mr. Tadgett's customary presence of mind, under such circumstances, was jolted.

"Now who in time said a word about elephants?" he gasped.

Mrs. Tadgett paid no attention. "The elephant," she continued, "lives in Africa and—and elsewhere. In—in China, I believe. . . . China. We have china plates and cups. Cups for our tea. Tea comes from—yes, tea comes from China. China is—is where the carved ivory is made. Ivory is made from the tusks of elephants. The elephant is our largest animal."

"Yes, I know. That's where you started, wasn't it, Sheba?"

"The elephant has a trunk—"

Her husband slapped his knee. "That's it!" he exclaimed in relief. "Trunks! See, don't you, Banks? I was talkin' about womenfolk havin' to cart trunks wherever they went. Trunks reminded you of elephants, didn't it, Sheba? . . . Yes, of course; 'twould anybody. Speakin' of tea, now maybe Mr. Bradford would like a cup this cold night. You've got the kettle right on the stove, Sheba. Won't be no trouble at all, will it?"

Mrs. Tadgett, after the question was twice repeated, declared that it would not be the least trouble. She could make the tea in a minute. She rose to do so. Apparently she had forgotten all about elephants, nor did she refer to them again.

Banks declined the tea, however. Soon afterward he rose to go. Ebenezer accompanied him to the door. As usual he had a defense for his wife's idiosyncrasies.

"I'm afraid she reads too much," he whispered. "When she ain't readin' to herself she's readin' out loud to me—generally, same as to-night, somethin' I can't make head nor tail of. I try to, but what do I know about this Shellback, or whatever his name is? . . . Oh, well! she gets so much comfort out of it I don't like to find fault. And I realize I'm ignorant, side of her. . . . I don't know"—with a sigh—"but sometimes seems as if all this readin' wan't good for her. Kind of mixes her up, you understand? Makes her fetch in—er—outside things like—well, like elephants and such."

Banks, who was not particularly interested in elephants—or, at that moment, in Mrs. Tadgett's reading—asked a question concerning the matter which was to him all-important.

"Did Mrs. Truman and Miss Cartwright go away alone?" he asked. "That is—I mean, no one was with them?"

Ebenezer scratched his chin. "Not as I know of," he replied. "Jotham never said there was, anyhow. Oh, yes! come to think of it, he did say somethin' about hearin' Mrs. Truman mention to Elizabeth that, more'n likely, Mr. Trent might be takin' the same train over at the Ostable station. He was goin' somewhere on a business trip, she said."

That was enough. In vain did Banks try to convince himself that Trent's boarding that train was a mere coincidence. Each time he succeeded in doing so he wandered off into further speculation concerning the letters which the "faithful correspondent" was expected to write, which in turn brought the unpleasant reminder that Elizabeth had left no message for him—Banks. She had gone without a word; Trent had gone also—and on the same train. And so, like Mrs. Tadgett in her discourse on the elephant, he was back exactly at his starting point.

CHAPTER XVI

FOR several days thereafter he eagerly looked through his mail, hoping to find a letter or at least a note from her. But none came. Nor did he hear from Trent. Fortunately, there was plenty of work to do, and he labored faithfully from morning till night.

One by one the few holdouts among the small stockholders of the Ostable Bank were coming into line. If Davidson would comply with his request for speed in furnishing the particulars concerning the three Western corporations and if, as of course they would be, those particulars were satisfactorily reassuring, then he could obtain Hezekiah Bartlett's proxy, and the merger would be a settled thing. His report to Trent when the latter did return would be proof that the Ostable Bank had made no mistake in selecting its new attorney.

His uncle called frequently, at the office as well as at the cottage. Captain Abijah asked few questions, and those he did ask were answered but vaguely.

"All right, all right," said the captain. "Course you can't tell me any particulars; I don't expect you to. Only for thunder sakes don't discourage me, and do hurry up fast as ever you can. Everybody in four towns around knows all about the deal by this time, and most of what they know ain't so. I get tired of sayin' no, and I ain't allowed to say yes. It'll be a comfort, by and by, to be able to call a lie by its right name."

That every one—in Denboro, at least—did know, or thought they did, was increasingly apparent. Silas Bradford's boy had suddenly become a prominent citizen. At the post office or along the Main Road he could not help

noticing the winks and whispers which accompanied his entrance or progress. People who had paid little attention to him heretofore now stopped to shake hands. Eben Caldwell, proprietor of the general store, slapped him on the back.

"Doin' pretty well, ain't you, Banks?" chuckled Mr. Caldwell. "Bein' picked out to handle Chris Trent's affairs ought to mean consider'ble to a young fellow your age. Oh, well, I ain't surprised. I picked you before he did, didn't I? To collect those bills of mine, I mean. Yes; and I said then, 'He'll go far, that boy will. He ain't Cap'n Silas' son for nothin'. You watch him,' I said. Say, Banks"—with a confidential nudge—"don't know where I can get a hold of a couple of shares of Denboro stock, do you? I'd be willin' to take a chance if I could get 'em cheap. If you hear of a chance like that slip it my way, will you? You won't lose nothin' by it," he ended with another nudge.

A week passed, and as yet there was no reply from Mr. Davidson. Then another four days. The next noon, however, the postmaster handed Banks a long fat envelope postmarked Colesburg and with the Davidson name and address in the upper left-hand corner. Banks put the envelope in his pocket. On the office steps he encountered Eliab Gibbons.

"Hello, Banks!" hailed Eliab. "Ain't seen much of you lately. Don't get in to watch them euchre games of ours. Gee"—with a broad grin—"you'd have enjoyed the one we had day afore yesterday. Jotham won seven cents on one hand, and he was screechin' over it like a loon when old Judge Bangs came into the shop. He'd drove over from Bayport to bank meetin' or somethin', and his wife had asked him to stop in and see if Tadgett had a pair of second-hand andirons.

"Well, sir, I wish you could have seen Jotham when he realized 'twas the judge. The way he scrabbled up them cards and the money—oh, dear! So scared and excited he

dropped a nickel on the floor, and we had to spend all of ten minutes huntin' for it later on. Course Ebenezer and I told him the judge had sensed what was goin' on, and he might expect to be arrested any minute. I bet you he ain't slept since. Haw, haw! My soul!

"You ain't very sociable up on the Old Ostable Road nuther, so Mrs. Truman's hired girl told me," he added with another grin. "Oh, well. I cal'late we all understand the reason for that. Possess your soul in patience; they'll be back pretty soon, I understand. Chris Trent's been away, too—of course you know that. He got back last night, so the depot master said he heard. Suppose he'll be over here to-day to find out how his new hand is keepin' ship. . . . Say, Banks— Gosh! you're in a hurry these times, ain't you?"

Back in the office, Banks locked the door against interruption, seated himself at the tambour desk and tore open the long envelope. From it he took a packet of closely typewritten sheets. Evidently Mr. Davidson had not spared effort in obtaining the information he wanted.

Then he began to read. He read the whole—eight long pages—to the finish. His hands were trembling when he laid the last page upon the desk. He rose, paced the floor for a few moments and then, coming back, read them all again.

Some one knocked at the door. His uncle's voice called his name. He did not answer but remained perfectly still until Captain Abijah ceased calling and knocking and went away. Then for the third time he read the Davidson report.

At three that afternoon the Trent automobile heralded its approach to Denboro's business center by mighty chuff-chuffs and wheezes. Captain Abijah peered from his window in the Malabar; Eben Caldwell ran to the door of his store; so did his clerks and their two customers. The postmaster left the monthly statement which he was laboriously filling out for an exacting and overfussy government. Ebe-

nezer Tadgett hastened to his front windows. Half a dozen dogs burst into excited barking. A small crowd of interested youths and boys gathered about the car, to stare and point and exclaim.

In the office of "S. B. Bradford, Attorney at Law," the chuffing and clanking and squeaking of brakes were faintly audible. Banks heard them and realized that they heralded the arrival of his employer. He had not gone home to dinner that noon but had sent word by a messenger that he was too busy to leave and would get a bite at the hotel. He had not got that bite, however; he had no desire for food. What should he say to Trent when he came? What ought he to say—and do?

And now the crisis! He heard steps in the hall and the latch rattled. He rose, turned the key and opened the door. Christopher Trent, smartly dressed, hat a-tilt, cigar in mouth, confident and cocksure as always, bustled into the office. He greeted its occupant with his usual semi-facetious condescension.

"Hello, Bradford!" he hailed. "Here I am, back again."

"Yes, sir," said Banks.

"Here I am, alive and kicking. And how is the boy wonder? Busy, by the looks."

The eight sheets of the Davidson report were spread upon the desk. Banks lingered to lock the door. The precaution seemed to amuse his visitor.

"Afraid of being robbed?" he asked with a laugh. "Or have you got something to show me you don't want any one else to see?"

Banks spoke for the first time. "Yes, sir," he said briefly, "I have."

Trent was pulling off his overcoat. He turned to look at the speaker. "Humph!" he grunted. "The devil you say? What is it? Nothing gone wrong?"

Banks had gone back to the desk. Trent tossed his coat

across the back of the chair which Captain Abijah had insisted upon buying for the use of the "second client," in the unlikely event of there ever being more than one at a time. He sat down in the third.

"Well?" he asked sharply. "What is all this? You look as if you had lost your last friend. Has—here! Has old Bartlett gone back on us? Or haven't you seen him? Is that it—and you are afraid to tell me? Eh? Is that it?"

Banks shook his head. "I went down and saw Mr. Bartlett the day after you left, Mr. Trent," he said. "I told you I would, and I did."

"Well? Well? Go ahead!"

Banks looked at the papers on the desk before him. "I saw him," he went on, "and I put your side of the case as well as I knew how. I could tell him nothing new; he knew it all before. At first I thought he was going to refuse to have anything to do with the affair—the Denboro Bank taking over the Ostable Bank, I mean. He was, he said, satisfied with the dividends he was getting from his hundred and five shares of Denboro stock, and he saw no need of his taking chances."

Trent grunted. "The fool!" he cried angrily. "What chance is there in it? Chance to clean up on a good thing, that's all."

"He seemed to think there might be a chance somewhere. Mr. Trent, he is very much prejudiced against the Trumans and yourself. Apparently he had some trouble, some difficulty, long ago with your grandfather and Captain Elijah, and—and—"

"Oh, be hanged! Is there anybody he hasn't had a fight with? Come, come! Cut it short! What did he say?"

"He said he wouldn't trust either of them—or any one of their name—as far as he could see them with a spyglass."

Trent's teeth snapped together. "I'd have broken his neck

for him if he dared say that to me," he snarled. "Go on! Go on! You didn't let that end it, of course?"

"No, sir! That was only the beginning. It is a pretty long story, and I should like you to hear it all before you say any more. Then—well, then we can talk the rest of it out together."

"Talk what out? What in blazes do you mean by that? What have you got up your sleeve? . . . Oh, never mind! Give me the rest of it!"

Banks told the story of his long session with Hezekiah Bartlett. Trent listened without interrupting until the narrator reached the point where Bartlett mentioned the three notes, aggregating sixty thousand dollars, which the Ostable Bank was carrying among its "live paper." Then he uttered an exclamation.

"Yes, sir?" asked Banks, looking up.

"Nothing! Nothing! Go ahead! And make it quick."

Banks went on, condensing as much as possible. He told of Hezekiah's desire to know more about those notes and the corporations behind them, and of the condition which the old fellow had imposed as absolutely essential to his consent to the merger.

"That was his ultimatum," he said. "I must get that information for him. If it was satisfactory—to him, I mean—then he would turn in his Denboro Bank stock and the merger could go through. Otherwise not."

Trent jumped to his feet. His face was fiery red. He leaned across the desk. "The old sun of a skunk!" he sputtered inarticulately. "You told him to go plumb to blazes, of course? Sure you did!"

Banks shook his head. "Why, no, Mr. Trent," he said. "I didn't. I didn't have much time to consider what to do. You had ordered me to get him into line and not waste a minute. He absolutely would not move without a report on those three companies. So I promised to get it for him."

"You—you did what?"

"I promised him I would try to get such a report. It seemed to me the only thing to bring the quick action you and Uncle Abijah and every one concerned was so anxious to get. I know a man in Colesburg—an uncle of a friend of mine, he is—and Colesburg is only a little way from Blankton. So I wrote stating what facts I wanted. The report came this morning. Here it is—here."

He indicated the papers on the desk. Trent looked at them, then at Bradford, then at the papers again.

"Give 'em to me!" he ordered. His hand shot out, but Banks snatched the papers from his reach and kept his own hand upon them.

"No, Mr. Trent," he said firmly. "I can't do that. They aren't yours, you know."

Trent's face was purple now. For just an instant Banks thought he intended taking the papers by force. He did not make the attempt, however. He remained where he was, breathing heavily.

It was the younger man who spoke. "Now wait, Mr. Trent—wait!" he urged. "I can't give you this report. You see—"

"See be hanged! Bradford, if you have shown those things to Hez Bartlett, I'll—I'll—"

"No, no! I haven't. I haven't shown them to anybody yet. I—I only got them this morning. I have been reading them over and over ever since, trying to think what I ought to do."

"Do!" barked the other savagely. "I'm telling you what to do. You give 'em to me. Say, look here! What do you mean by nosing into what was none of your business? What do you mean by it?"

"Getting Mr. Bartlett to consent to his bank taking over yours was my business. I took it for granted those notes, and the concerns who had drawn them, were all right. And"

—with a sudden inspiration—"I can't see why, if they are all right, you should object in the least. You don't know yet what is in this report. I haven't told you."

This was perfectly true, and for the moment it took the wind from the Trent sails. He hesitated, choked and then brushed the retort aside with a wave of his hand.

"It is your having the nerve to send for it that makes me sorest," he snarled. "I hire you to look out for my interests, to play my game, and you—why, confound you, you play old Bartlett's instead! You let him make a monkey of you. . . . Of course I don't know what this Colesburg man has written in that fool thing. And I don't give a damn. Why should I? I know about those notes and what is back of 'em. . . . Here! What does he say? Let me read it."

But Banks still refused. "Perhaps I had better read it to you," he said firmly. "You see"—with a catch of the breath —"I have read it so often that I know it almost by heart."

He began to read aloud. Davidson had written at length concerning the Farraday Liquidation Company and the two other corporations whose notes were in question. Some facts he had been able to ascertain in the short time allowed him. He presented figures in confirmation of them. The remainder of his report was—he admitted it himself—based upon hearsay, rumor; but there was a great deal of this, and in his opinion where there was so much smoke there must be some fire.

Several times during the reading Christopher Trent started to interrupt, but each time he seemed to think better of it and signaled his companion to proceed.

"So," said Banks, when he had reached the foot of the eighth page, "that is what he writes me. According to him —if his opinion is worth anything—the Farraday Company might have a little less than even prospect of paying its note if payment were demanded now, or in April. The two other concerns—"

Trent broke in. "Rot! Bunkum!" he exclaimed. "He doesn't know a single thing about the other two companies. He says himself he doesn't. He has gone around listening at keyholes and picking up from competitors, and he has the gall to send his pickings on to you. I can tell you about those concerns, all three of them. I know. Hang it, man! I am interested in every one of 'em."

"Yes. So Mr. Davidson says here. I read that to you. He says you inherited the Farraday Company—a controlling interest in it—from your grandfather. He isn't so sure about the others, but—well, he says, so you know—he has picked up enough to make him almost certain that you control them also. Every one out there believes that they are practically just subsidiaries of the Farraday Company."

"That's a lie. He knows mighty well he couldn't prove a word of it. That report of his isn't worth the paper it is written on. Why, Bradford, you young idiot, he has been fooling with you, that's all. More than likely he has got money in concerns these companies are fighting."

"No. I'm sure—I don't believe that, Mr. Trent. He is a wealthy man, and—"

"Good Lord! You *are* a greenhorn! It's rich men who do have money to sink in business concerns, isn't it? Aw, forget all that rubbish! All that counts are those notes, and I tell you they are all right. Safe as a church, every one of them. Why, my bank has carried them for two years."

"Yes, sir; with your endorsement."

"Sure, with my endorsement! For heaven's sake, don't you suppose I am good for sixty thousand dollars? Yes, or three times that? Me, alone—to say nothing of the companies themselves?"

"No doubt you are, sir. But I tried to make clear in the beginning that Mr. Bartlett isn't the least interested in your endorsement. Your name—oh, it is unreasonable and all that, but it is true—your name on the back of those notes,

Mr. Trent, is to his mind against them, rather than for them."

Trent inserted a profanely emphatic opinion of Hezekiah Bartlett. "Well, how about Maybelle Truman?" he demanded. "She has endorsed two of them."

"He is just as prejudiced against a Truman as a Trent. He won't pay any attention to endorsements by either of you."

"Then he ought to be in an asylum. I wish I could be his keeper for half an hour. As for that report stuff, it isn't worth a tin nickel, I tell you. The only thing the fellow has really found out is that the Farraday Company is good. The rest of it is just a bad guess—and spite. Bah! forget it."

Banks looked at him. "Then you are willing I should show this to Mr. Bartlett?" he asked quietly.

Trent's fist struck the top of the tambour desk. "Show it to him?" he roared. "You dare to show it to him! Yes, or to any one else! You try it and see where it will land you!"

"But I can tell him what you have just told me—that these companies and their notes are perfectly sound. Perhaps he will be satisfied with that."

"You know darned well he won't."

"Well then, sir, what are we to do? Unless we can satisfy him—he made that perfectly clear—he won't turn in his hundred and five shares of Denboro Bank stock. And until he does that the merger is off. Honestly, Mr. Trent," he ended with a sigh, "I guess that's just what it is—off."

Trent burst into a long argument, a plea. Except for the language which punctuated it, it would have sounded almost like a prayer. Those notes were sure-fire; he knew it. Possibly it was true that one of the companies, the Western World Sales Company, provided payment was pressed immediately, might have some temporary difficulty, but in an-

other year—yes, in six months even that would be straightened out. Did Banks suppose his bank—the Ostable Bank, of which he was president—would have carried bad paper all this time? The Denboro Bank crowd had looked up those notes. The bank examiner had passed them time and again. And so on. Banks heard him through.

"I know, I know, Mr. Trent," he admitted. "But this doesn't alter Mr. Bartlett's position, does it? If you can suggest something for me to do—"

"Haven't I been suggesting it? In the first place you can hand that blasted report, as you call it, over to me. That's the first thing."

"No, Mr. Trent."

"Why not? You're my lawyer, aren't you? I hired you to look after my interests, didn't I?"

"Yes, sir. But—"

"No buts at all. You'll give me that pack of lies, and you'll keep your mouth shut about 'em. If you don't—well, I picked you out of the scrap heap, and I swear I'll see that you're back on it again. Why, you young jackass, do you realize what all this means to you? I hired you because I figured you would see which side your bread was buttered. I didn't suppose you were soft enough to let Hez Bartlett pull the wool over your eyes. I didn't suppose you would turn traitor to the hand that fed you. Oh, for the Lord sake, Bradford, don't smash your chances flat! You keep your mouth shut for a while, that's all I ask. I'll think up something for you to tell Bartlett. There is nothing crooked in this. Inside of a year it will be— Who's that at the door?"

Banks did not know. There was some one there. And if the dialogue continued this person, whoever he or she might be, could hear it. Trent leaned across the top of the desk.

"Bradford," he whispered earnestly, "you think this over

and think of my side of it for a change. I'm the best friend you've got. And Mrs. Truman is another. Her name is on those notes. She owns almost as much stock in the Ostable Bank as I do. What will she think of you if you stir up fool talk and hang up this merger?"

He leaned still closer. "Bradford," he urged, "give me your word you won't show that report to anybody—anybody —until you and I have another talk? You'll be square enough to do that, won't you?"

Banks nodded gloomily. "Yes, Mr. Trent, I'll promise that," he said.

"Good! Good enough! Now don't you fret yourself. This is all honest and straight; we'll fix it up somehow. I'll see you again—to-morrow, probably."

CHAPTER XVII

THE person at the door was Ebenezer Tadgett. Trent paid no attention to his "How d'ye do?" but pushed him unceremoniously out of the way and strode down the hall. Ebenezer stared after him.

"He's in a hurry, ain't he?" he queried. "Looks as if his dinner hadn't set well, or somethin'. Say, Banks, I didn't bust up anything important, did I? 'Twas kind of dull down to the shop, and I just ran in a minute to get the dust off my mind. I've got to go right back, of course. You look sort of shook up yourself. Guess I better go out now, afore I come in—eh?"

Banks assured him that he was welcome and invited him to sit.

"No, thanks, I won't stay long enough for that. You've got plenty to do, by the looks of all the stuff on your desk. Hum! Well, it's a nice day, ain't it. By-by."

Banks called to him to come back, but he would not.

"No, no," he insisted. "I'm goin'. Fact is, Banks, you've hurt my feelin's. The sight of you with all that work to do —and doin' it—has cut me up somethin' terrible. I left a heap of bills and truck in my desk; just thumbed my nose at it and went out. Now you've made me so ashamed I've got to go back and apologize. That ain't no way to treat a friend—settin' a good example for him. So long."

"Hold on, Ebenezer, you idiot! I'm not working—now."

"Maybe not, but you would be if I hadn't come. There, there! I didn't have nothin' to say, anyhow. Eliab was in a spell ago and happened to mention that Mrs. Truman and Elizabeth was expected home on to-night's train. Didn't know as you'd be interested in knowin' that, but I was

lookin' for an excuse to clear out and leave them bills of mine, so I spread my butterfly wings and flew. Now I'll flap back and leave the busy bee to shine up his improvin' hour, or whatever 'tis. Ta-ta!"

He went, paying no heed to the Bradford protests. Banks settled back in his chair. The news of Elizabeth's expected return and the knowledge that he should see her again, and soon, would ordinarily have driven all other thoughts from his mind. Just now, however, the other thoughts were too overwhelming, too disturbing; they frightened him. The interview with Christopher Trent had settled nothing. The answer to the problem was merely postponed. And in the end he, Banks Bradford, must furnish that answer.

That evening, at home, he was so absent-minded and distraught that his mother feared he was ill and asked him all sorts of questions concerning wet feet and colds. He answered her that he was all right and, perhaps for the first time in his life, was actually glad to see Cousin Hettie when she called. Her arrival gave him the opportunity to escape to his own room upstairs, where he locked the door and put out the light. When, later on, Margaret tapped gently at that door, he pretended to be asleep.

All the next day he sat in his office, his mind no nearer to a decision than at the beginning, expecting momentarily to hear Trent's step in the hall. But Trent did not come. At four that afternoon the Truman coachman brought a note:

> My Dear Banks,
>
> As you see by this, Elizabeth and I are back again after our giddy whirl in the big city. We have had a wonderful time, and New York was very good to us, but home is a pleasant place. If you are not otherwise engaged can you drop in for a little while this evening? We shall be so glad to see you.
>
> Yours faithfully,
>
> Maybelle Truman.

So once more Banks Bradford rang the Truman doorbell and waited in the Truman library. His mood was curiously divided between eagerness and apprehension. He was to see Elizabeth again, and his heart leaped at the thought. But when he remembered that it was Mrs. Truman who had written the note it sank again. He suspected that it was she, far more than her granddaughter, who was responsible for the invitation, and he believed he could guess why she wished to see him.

Nevertheless, it was with a pang of disappointment that he saw Mrs. Truman enter the room alone. And with a still sharper pang he heard her opening announcement.

"Oh, I am so sorry, Banks," she gushed, "and Elizabeth is sorrier than I am. The poor child is a complete wreck. Whether it is the reaction from our frivolous fortnight in New York, or whether it is the result of a dreadful night on the train, I am sure I don't know. All day she has been trying to keep about, but at last she has had to give up and go to bed. Isn't it too bad—she did want to see you so much!"

Banks agreed that it was too bad. His agreement might have been heartier had it not been for those suspicions already mentioned.

"She is not ill, is she?" he asked.

"Oh, no indeed! Just—well, nerve fag, perhaps you might call it. She has had a perfectly marvelous time. It was such a relief to us both to get away from—well, I mean to be where there is—er—gayety and society—oh, everything she and I have been used to, you know. She has danced, and this little upset is a payment to the piper. Ha! ha! Yes, that is it. . . . Well, and how have you been? Very busy; I am sure of that."

"Yes, I have been busy."

"I know. Chris—Mr. Trent, of course I mean; Elizabeth and I always call him Chris; he is such a very close friend—

was here last evening and told me a little of how very busy you had been."

Called last evening, had he! He had lost no time. Banks asked the question which had been in his mind for a long two weeks. "Was Mr. Trent with you in New York?" he asked casually.

"Eh? Oh, no, no! Certainly not. What in the world made you think that? He went as far as Boston with us on the train, that's all. There we separated. He has been West, on a business trip."

There was a little comfort here. At least, the "close friend" and Elizabeth had not spent the fortnight in each other's company. Mrs. Truman's next remark was not so comforting.

"We have heard from him regularly, of course," she added. "He is one of the best letter writers, for a man, I ever knew."

Banks made no reply. Mrs. Truman glanced toward the door, then crossed the room and took a chair close beside him.

"And now," she said, still smiling and vivacious, but lowering her voice to a confidential whisper, "what is all this nonsense about that fussy old Mr. Bartlett? Chris was quite excited when he called last evening. I gathered that you and he had had a very—what shall I call it?—lively session together. I didn't understand it very well, but according to him—Mr. Trent, I mean—this Bartlett person had inveigled you into doing something which was quite unnecessary and perfectly absurd. Poor Chris seemed to think that you had done something—well, almost disloyal. Of course I laughed; I knew better than that. I said you were not that kind. 'Banks Bradford is honorable; that I am willing to swear to,' I declared. 'And Elizabeth, who knows him quite as well as I do, will swear to the same thing.' Those are precisely the words I used."

She paused, perhaps expecting him to thank her for coming to his defense. He said nothing, however. She went on.

"'You have made a mess of it, Chris,' I told him. 'You are so loyal and conscientious yourself that you are suspicious where there is no excuse for it. You probably said things which offended Mr. Bradford, and he refused to explain; exactly what I should have done in his place. I will talk to him,' I said, 'and I think he will talk to me. And when our talk is over you will find that you have made a mountain out of a molehill.' I was right, wasn't I, Banks? Come, now! Tell me all about it."

Banks, who had been gazing moodily at a figure in the carpet, looked up. His suspicions were confirmed by this time. Mrs. Truman had asked him there for one reason only. Elizabeth had had no part in the invitation; probably she had not known that it was issued.

"Mrs. Truman," he said, "you know all about this, I am sure. Mr. Trent must have told you what I did and why I did it. His instructions to me were to get Mr. Bartlett's consent to the bank consolidation. I found that I could not get it unless I could show Bartlett proof that those three notes were absolutely safe. I took it for granted that they were and that there would be no difficulty in proving it. If I had known—if I had suspected—I don't know what I might have done. Nothing, perhaps."

She laid a hand upon his knee. "You poor boy!" she said softly. "You have been having a dreadful time, haven't you? I am so sorry! And it is all so needless. Of course it isn't too late! You haven't shown that ridiculous report to Mr. Bartlett?"

"No, Mrs. Truman."

"Well, then!" said the other gayly. "Then it is all right, isn't it? Hush, hush! We mustn't get excited, you know. Don't show it to him, that is the answer. To begin with, it

is all nonsense; there isn't a word of truth in it—real truth, I mean."

"Do you mean you know it isn't true, Mrs. Truman?"

She patted his knee. "I think I know as much as this—er—correspondent of yours knows about the Farraday Liquidation Company. My husband and old Mr. Trent—Christopher's grandfather—were the organizers of that company. I have stock in it still—a good deal of stock. Of course I am a woman, but I am not altogether helpless in business matters; I watch my investments. Come, come, young man! I endorsed two of those notes myself. Do you suppose I would have done that if I had thought they were good for nothing?"

It was a plausible statement, plausibly made. But it was not new to Banks' mind. He had asked himself that very question, and more than once.

"Mrs. Truman," he said, "those notes, the originals, were drawn some time ago. Conditions may have changed since then."

"Well?" Mrs. Truman spoke a trifle more sharply. "If they had I should have known that, too, shouldn't I? Now we mustn't argue about that, for it isn't worth while. Banks, I am going to speak very plainly to you. I am quite old enough to be your mother, and so you won't mind if I talk like one. You shouldn't have taken it on yourself to write for that report. Mr. Trent is your employer. It is he who has given you the opportunity to rise in your profession. He has made you his attorney—his and the Ostable Bank's. And I was part responsible too. Yes, and so is Elizabeth. She and I suggested your name for the place. We all believed in you and trusted you. We were certain you would be competent and—yes, absolutely loyal. Your writing for that report in our absence was—you mustn't mind my speaking the truth—not quite loyal to any of us. Now, was it?"

"Mrs. Truman, I hadn't the slightest idea—"

"There, there! I know you hadn't. You were young and innocent, and that Bartlett person took advantage of you. He hated my husband and Christopher's grandfather, and he is just grasping at straws, hoping to find some excuse for disappointing us in the bank affair. Now you must not be a party to any such spiteful meanness. You must pay him back in his own coin. You must never show him that report; you must never let him know that you received the wretched thing."

Banks shook his head. This, too, was no new alternative. And the answer to it was exactly the same as to all the others.

"That won't help at all, Mrs. Truman," he said. "Unless I bring him the report he asked for he will do what he told me he would—stand pat and refuse to come in. And that will mean that the merger is off. . . . Oh, I know! I feel as badly about it as any one can. My uncle, Capt. Abijah Bradford, has set his heart on his bank taking over yours—Mr. Trent's, I mean. He is going to be terribly disappointed. But there it is, isn't it?"

"No," retorted Mrs. Truman still more sharply, "of course it isn't! You can show Bartlett a report—a respectable, honest report. Mr. Trent will prepare one for you; in fact, he is preparing one now. You can show Mr. Bartlett that. You don't need to tell him where it came from. The old rascal doesn't deserve any consideration whatever."

Banks was silent. Mrs. Truman, her gaze fixed upon his face, bent toward him.

"My boy," she faltered, "I—I am going to be confidential now. If I didn't feel that you were almost like my own son, if I didn't trust you so absolutely—just as Elizabeth, dear girl, trusts you—I should not dare to speak as I am going to. All this is very, very important to me personally. And just as important to Elizabeth and her future. Banks, she

and I are in financial difficulties. We—we may be paupers; I don't know."

"Paupers! Why, Mrs. Truman, you—"

"Don't ask me about it, please. Don't! You must just take my word for it. I told you that I own stock in the Farraday Company. I do. And I hold a great deal of stock in the Ostable Bank. Now just let it be whispered about that the Ostable Bank is carrying sixty thousand dollars' worth of paper that is in the least questionable and—well, you can guess what may happen."

He would have interrupted, but she lifted a hand.

"The Farraday Company is perfectly sound," she went on. "So are those others. And those notes are sure to be paid—some day. But any hint of suspicion would reflect on the bank. At the least the stock would drop to—to I don't know what. And now that our bank has gone so far with this consolidation, what excuse would be given for not going through with it? It *must* go through, Banks! My dear boy, don't you see that it must?"

He saw clearly enough what she meant; only too clearly, he was beginning to fear. If those three notes were bad or if in the future they should prove so, the combined institution, the result of the merger, would be strong enough to meet the loss without dire results to its standing and credit. Whereas the Ostable Bank alone—

"But it can't go through, Mrs. Truman," he protested desperately. "How can it—now?"

"It will if you show Hezekiah Bartlett the report which Chris gives you instead of the one you have. Oh, don't misunderstand me! Christopher's report will be the true one, with all the real facts. There is nothing wrong about this; it is as honest as the day. You know I wouldn't ask you to do anything—er—wicked; you know that, don't you?"

His answer was not so free from doubt as she hoped to hear.

"I suppose—why, yes, I am sure you would not ask me to do anything you didn't think right, Mrs. Truman."

"You must know it. And now, if you do feel in the least grateful to me and to Elizabeth, if you care for—for us at all you will say yes to what I have just asked. Say it now, Banks dear, for all our sakes."

He drew a long breath. "I can't, Mrs. Truman," he declared wretchedly. "I have been thinking this thing through from beginning to end, over and over again, and it keeps coming back to one point, and that I can't get by. I realize how much I owe to you and Mr. Trent—indeed I do! But I owe a great deal to my uncle, too. Yes, and to Mr. Bartlett, who has been a mighty good friend to me. This report that Mr. Trent is preparing may be all right—"

"May be? It is! Haven't I just told you so?"

"Yes, but Mr. Davidson is just as confident that his is right. He has no interest in this bank merger; he doesn't know anything about it. So why should he have—"

She broke in. "Stop!" she cried. "Stop all this rigmarole and answer my question! Will you tear up that other report and show this Bartlett man the one Chris is going to give you?"

"I can't, Mrs. Truman; not unless I tell Mr. Bartlett where it comes from."

"Tell him! Ridiculous! How much attention do you suppose he would pay to it, if you told him that?"

"Not much, I'm afraid. But I can't show it to him without that condition, Mrs. Truman."

"Oh, you—you provoking creature! Then what will you do?"

"I don't know. I might show him both reports, but I'm afraid that wouldn't help."

"Idiotic! Well, is that all you have to propose? Is that the most you will do to keep Elizabeth and me from—from poverty, perhaps? Is it?"

"What can I do? I can—yes, I will promise not to show Mr. Bartlett my report at all. Nor to tell him that I have one. I will promise that."

"Really?" The word was weighted with sarcasm. "How noble of you! And will you give me your word—I was going to say your word of honor, but with such a high-principled person as you are that isn't necessary, of course—will you promise not to tell a living soul about what I have told you to-night?"

He hesitated. Then he nodded. "Yes, Mrs. Truman," he said. "Only"—

"Only what?"

"Only with one condition—that this bank consolidation doesn't go through. If I sat still, knowing what I know, and said nothing to Uncle Abijah and his friends in the Denboro Bank, I—well, if there should be anything wrong about it I should be as much to blame as any one else. So I can't do that."

She looked at him. He met her gaze without faltering. Then she rose to her feet, her silk skirts rustling and her eyes ablaze.

"Bah!" she cried scornfully. "You are a Bradford, aren't you! I should have known it; I have had experience. You will go just so far—just far enough to accept all you can without risk to yourself—and then, when the crisis comes, when there may be some danger to your own precious skin you back down and quit. You are a quitter, like your—like another of your breed. And a coward! You may go. I don't care to look at you again!"

She swept to the door. He had risen also. His face was white.

"I don't know what you mean by a quitter, Mrs. Truman," he said. "If you mean that I won't show Mr. Bartlett something that has been fixed up for him to see and tell him that I got it from a disinterested party—if you mean I won't lie

to him you are right. If that is being a quitter I am just that."

She stopped him at the threshold.

"One minute," she sneered. "How about your promise that you will not tell any one—any one at all—of our talk to-night? Do your scruples against lying hold so far; or are you a quitter there too?"

"I'll keep that promise, Mrs. Truman."

"I wonder. Well, we'll see. Good evening—and good-by, Mr. Banks Bradford."

She drew the silk skirt contemptuously from his path. "There is one thing more I want to say," she declared. "If the worst comes to the worst—if I do lose everything I have, because of you and your underhand dealing and disloyalty—well, my name shan't be the only one that is smirched. Indeed it shall not! One Denboro saint in particular shall come off his pedestal. If ever I meant anything in my life I mean that, and some day you may remember that I told you so."

She turned her back upon him and went up the stairs. He took his coat and hat from the table in the hall, where the maid had left them, and went out. At the gate he paused to look back. This ended it, of course. So far as his friendly relations with Mrs. Truman were concerned this was the end.

But Elizabeth—that was different. He would not give her up. He would see her and ask her to have faith in him. He could not explain fully—his promise bound him there—but she would understand. Yes, and believe in him and trust him; she was that kind of girl. He strode along the Old Ostable Road, his shoulders squared and his courage high.

CHAPTER XVIII

THIS conviction was still with him next day, when, back at his desk again, he wrote one letter and began another. The first was a formal resignation of his position as attorney for the Ostable National Bank. He might never have to use it, although that was but the remotest chance, but at least it should be ready when Trent came, as come he certainly would, to demand a final statement of his lawyer's intentions concerning the substitution of his own report for that of Davidson.

The second was to Elizabeth, and it was to his mind by far the more important of the two. He wrote that he must see her somewhere, somehow. He realized how she must be feeling toward him, but that was because she did not understand. Could she plan to meet him Sunday afternoon? At the boat house on the beach, where they had met before for those glorious walks together? If not Sunday—if it was stormy or too cold—why, then Monday?

Twice he tore up what he had written and was beginning for the third time, when the door opened. He looked up and saw her standing there before him.

"Elizabeth!" he cried joyfully. "I might have known you would come! Of course you would!"

He sprang forward to take her hand; to do more than that if she had given him the least encouragement. But she did not even appear to see the hand he held out to her. She drew back, and her first move was to close the door behind her. When she turned again to face him he saw that she was very pale.

"Elizabeth!" he cried again.

She was breathing rapidly. "Don't! Oh, don't!" she begged. "I came to talk with you. I—I had to come."

"Of course you did! Oh, my dear—"

"Don't! No, no! You mustn't touch me. I can stay only a minute or two. No one knows I am here. Banks, is it true—what grandmother says about you?"

"No," said Banks impulsively, "it isn't."

"Why, what do you mean? How can you say that? Do you know what she said?"

He did not, of course, and he acknowledged it. "But," he added, "it is plain that she has been saying something which has brought you here. I know she can't say anything against me—to my discredit, I mean—and speak the truth. Come, Elizabeth, don't look at me like that. Surely you believe what I say, don't you?"

"I—I don't know what to believe, Banks, is it true that you and Chris Trent have quarreled?"

"Quarreled! No, we haven't quarreled. We had a—a disagreement, that's all. He—well, you see, he didn't like something that I did, and he said so."

"What was it?"

"I can't tell you that, Elizabeth. I promised not to tell any one. Some day perhaps I can tell you all about it, but not now."

"Why not now?"

"Because I promised."

"Whom did you promise?"

"Well, your grandmother, for one."

"You quarreled with grandmother, too, didn't you?"

"I shouldn't call it a quarrel. Not on my part certainly. Elizabeth, dear, I can't tell you—don't you see I can't?"

She was looking at him searchingly, doubtfully. "I don't know," she answered slowly. "I am not sure that I do see. Grandmother said nothing about any secret. She said she

begged you to do something which was of the greatest importance to her—yes, and to me. And you refused."

"But she didn't tell you what that something was?"

"She said she couldn't, then. And I did not ask. I was sure you would tell me and explain. But that wasn't all she said. She says you had already promised Mr. Trent that you would do this thing, whatever it was, and then you broke your word. Instead, while he was away and without his knowing anything about it you went to some one else—some one on the other side—and agreed, for money, to work for that person's interests and against ours. She says—"

He had taken a step toward her. "Wait! Stop there!" he ordered. "Elizabeth, do you believe I did that? Do you?"

Her eyes flashed. "If I did," she asked indignantly, "can you imagine I should have come here at all?"

"No! No, of course you wouldn't. I know you wouldn't. Forgive me, please. Well, you mustn't dream of believing it, for it isn't true."

"I never thought it was, that part of it. But something must be true. Grandmother did ask you to do something which meant a great deal to her and to me, and you would not do it. That much is true?"

"Yes, I—I'm afraid it is."

"Well, what was it? And why couldn't you do it? Was it beneath your dignity, or something like that?"

"I haven't any dignity in particular. It was—well, it seemed to me dishonorable."

"Dishonorable! Do I understand you to say my grandmother asked you to do a dishonorable thing? I don't believe it!"

"I am sorry."

"And you won't tell me what it was?"

"I can't. Elizabeth, if you will only trust me for a little while—"

"Oh, don't! Haven't I trusted you? Haven't we all—grandmother and Mr. Trent and I—trusted you? Do you suppose if I hadn't trusted you and believed in you—yes"—with a catch in her voice—"and liked you, I should have been so—so happy when they made you attorney for the Ostable Bank? I thought it might mean everything to you and—to— Oh, well! That is over."

"Over! Elizabeth, my dear—"

"No! No! Listen to me. There is something else. Grandmother hinted—Banks, tell me the truth! Did you and Mr. Trent quarrel about me?"

He was speechless for a moment. This was so unexpected, so undreamed of, that he could only stare. "About *you?*" he gasped finally.

"Yes, about me. Was I the real cause of your trouble with him? Grandmother as much as said that you hated Chris and tried to spoil his plans because—because you were jealous of him; because you thought he was too good a friend of mine. . . . Oh, yes! She said so, and she believes it."

Banks' fists clenched. So far he had controlled his feelings, had answered her calmly and temperately. But this was too much. "And you let her say it!" he cried angrily. "You!"

"I could not prevent her saying it. You see, Banks, she knows—or guesses—a great deal. She saw us that night—together, in the hall."

"Well? . . . Well"—defiantly—"I am glad she did. I intended telling her that I loved you and meant to marry you some day. I was only waiting until you and I could have another talk together. I am not ashamed of loving you; I'm proud. Oh, Elizabeth, you love me, don't you? You do; I know it."

Again he would have taken her in his arms, but again she avoided him.

"You mustn't say that," she protested desperately. "No, you mustn't. I—I won't listen if you do. I won't! I shall go away!"

"But you do love me, don't you?"

"I—I—oh, I don't know! I liked you, and that night I was—was— But we must not talk about it. I love grandmother; she has given me a home and all I have in the world. No one could be more generous than she has been. And now there is this other thing. She says you have been deceitful and ungrateful and disloyal to her and to Chris Trent. Yes, and to me, because their interests are mine, and she told you so. And after all, it is to Chris that you owe your great opportunity."

He could stand it no longer. "Don't call that fellow by his first name," he broke in. "I won't have it."

She drew back. "Indeed!" she said coldly. "And why not? I have known him much longer than I have you—Mr. Bradford."

"I don't care; he isn't the sort you ought to know. He is —by George, I'm not sure that he isn't a swindler!"

"A what? He is grandmother's closest friend and her partner in a great many business matters; that I know perfectly well. Do you mean that *she* is a swindler?"

As a matter of fact he was far from sure that he did not mean that, or something approaching it. But he was still sane enough to realize that he must not say so. "No, of course I don't. Elizabeth, if you would only trust me!"

"Perhaps I should trust you better if you would explain just what you do mean. Apparently grandmother is right. You are jealous—spitefully, meanly jealous of Chris. You hate him."

"No, I don't hate him. I do distrust him; yes, and I have my reasons. And you don't like him either; you said as much to me that night at your house. If you like him now, you—well, you have changed your mind, that is all I can say."

"Is it all you intend to say—to me?"

"If you mean about this business with Trent and your grandmother, it is all I can say—now. I am right, or think I am; and some day, when you understand, you will think so too. Yes, you will!"

In the old-fashioned melodramas, just at the most critical part of a critical scene, the audience knew it might expect what was supposed to be, to the persons on the stage, the unexpected entrance of the hero or the villain. Sometimes things like that do happen in real life. This was one of the times, for at that moment Christopher Trent threw open the door and walked into the office.

The tableau before him was sufficiently expressive. Banks Bradford, pale and agitated, was standing in the middle of the floor. Elizabeth Cartwright, her cheeks flushed, was standing facing him. Mr. Trent glowered at the pair, and his own face turned red.

"Humph!" he grunted. "Hello, Elizabeth! So you're here, are you?"

She was by far the calmest of the three. "Yes, Chris," she answered, "I am; but I am going now."

"Don't let me hurry you," he said sarcastically. "If I have broken in on any little—er—confidences between you and this fellow, why—"

"You haven't; Mr. Bradford and I have said all we had to say to each other. Good morning."

She turned and went out. Banks involuntarily started to follow, but Trent was in his way and made no move to get out of it.

"Pardon me, Mr. Trent," said Banks.

Trent remained where he was. "Say," he demanded angrily, "what has been going on between you two? What has she been doing here with you?"

In Banks' present frame of mind this was precisely the

tone he was happy to hear. He could answer it becomingly and without the least effort.

"Doing?" he repeated with irritating suavity. "Oh, nothing in particular. She just dropped in, that's all. Won't you sit down, Mr. Trent?"

"No, I won't. Why did she come to see you? Why were you two in here with the door shut?"

"I usually shut the door when I have a visitor. Shall I shut it now?"

Trent shut it himself—slammed it, in fact. Then he turned back. "See here, young fellow," he snarled, "what is this I hear about you? You were up at her—at Mrs. Truman's house last night, weren't you?"

"Yes, sir."

"So I've been told. Well"—this with a sneer—"you weren't invited to come again, were you?" Banks did not answer. Trent went on without waiting. "You weren't, I know that. And you won't be. Now, then, what have you decided to do about the thing you got from that crank in Colesburg? Are you going to give it to me?"

"No, Mr. Trent."

"Are you going to show it to Hez Bartlett?"

"No, Mr. Trent."

"Are you going to play straight with the people who pay you and show him the report I have got ready for you—the honest report? Have you decided to do that, after all?"

"No, Mr. Trent; not unless I tell him who gave it to me."

"Well, what are you going to do? Come!"

"Nothing, I suppose. What is there to do?"

"You know the merger won't go through unless you satisfy Bartlett somehow, don't you?"

"I don't see how it can."

"You've made up your mind to double-cross me, then? Been paid more than I pay you; eh?"

"No."

"It's a lie; of course you have! Well, do you think the Ostable Bank is going to keep you on as its hired boy? Going to let you take its money with one hand and knife it in the back with the other? Because if you do you're mightily mistaken."

Banks reached over and took an envelope from his desk. "I don't," he said. "I had this ready for you when you came, Mr. Trent. It is my resignation as attorney for your bank."

Trent did not open the envelope. It was evident that he had not expected the resignation and was taken aback by it. "By the Lord Harry," he muttered, "you're independent, aren't you! Must be a whole lot richer than I ever heard you were. Bradford, look here; be sensible—come!"

"No, Mr. Trent. I have thought this thing out. I'm much obliged for your confidence in me, when you made me your lawyer, but I am through now. I promised Mrs. Truman I would not show Mr. Bartlett the report I got from Davidson or tell him I got it. I shall keep my promise, but—"

"But what? There'd better not be any buts, for your sake."

"I tell you honestly I don't like this business, Mr. Trent. It doesn't look straight to me. At any rate, my Uncle Abijah has been too good a friend of mine to let me see him or his bank get into trouble without knowing everything that I know. So long as Mr. Bartlett sits back and holds out his shares the merger is off. In case he changes his mind I shall show Mr. Davidson's report to Uncle Abijah and let him do as he pleases about it. That's final. I mean it."

Trent choked. He broke into an inarticulate torrent of abuse. Banks waited until he calmed a little.

"I'm sorry you feel that way about me, Mr. Trent," he said. "But I can't see anything else for me to do."

"I tell you one thing you can do, you sneak! You can keep away from Elizabeth Cartwright. She is on to you

now, just as her grandmother and I are, and she's got about as much use for you as we have. You poor fool, she was playing with you, that's what she was doing. And laughing at you behind your back. She—"

Banks broke in. "That's enough," he said ominously. "There! The door is open. Will you go out yourself, or would you like help?"

Christopher Trent went unassisted.

CHAPTER XIX

MARGARET BRADFORD, across the supper table, was watching her son intently. At dinner that noon he had eaten little and had been disinclined to talk. She asked the usual questions about his work at the office; he answered them perfunctorily, appearing preoccupied and, it seemed to her, nervous and excited.

When he came home at six o'clock the excitement was less in evidence, but the preoccupation and lack of appetite were more pronounced than ever. He looked tired, almost haggard, and when she attempted to cheer him up with the story of a ludicrous happening at sewing-circle meeting that afternoon his smile was a pitiful effort.

During the latter part of the meal he was silent, eating nothing and gazing abstractedly at the food on his plate. Twice she spoke his name, but he did not answer. Then she rose and, passing around the table, laid a hand on his shoulder.

"Banks!" she said softly, and for the third time.

He looked up with a start. Apparently he had not noticed that she had left her place and was surprised to find her there. "Eh?" he exclaimed. "Yes, Mother?"

"Banks, dear, what is it? You have said scarcely a word since you came home. And you look—well, you look as if something dreadful had happened. What is it? Please tell me."

He leaned back in his chair. "Now don't worry, Mother," he said. "Something has happened, yes. It isn't altogether unexpected; I have seen it coming—part of it, at least. I guess we shall live through it somehow."

She bent to look at his face; what she saw there was not

reassuring. "I guess we shall," she said brightly. "Now tell me about it—come! Is it so very bad?"

"About as bad as it can be. Mother, I am through with the Cstable Bank. Or they are through with me."

"Why! Why, Banks!"

"Yes. I am through. I handed Mr. Trent my resignation this morning. Oh, don't misunderstand—my resigning was only a gesture to save my face. If I hadn't I should have been fired, kicked out. And of course that is what every one will say has happened. Uncle Bije and all the rest. Who would believe me, even if I took the trouble to deny it—which I shan't? It serves me right for being such a fool."

He groaned in bitter self-disgust. She put her arm about his shoulder.

"Don't, dear, don't!" she begged. "They won't say anything of the sort. Your uncle knows you, and he, surely, will believe you. When you tell him—"

He interrupted. "Tell him!" he cried impatiently. "That is it; I can't tell him. I can't tell any one. I can't tell you."

"Why Banks! Of course you can. Don't you suppose—"

"Oh, hush, hush! You don't understand what I mean. If I could tell you and Uncle Abijah the whole business—all of it—you would think I did right, both of you; I know it. But I can't tell. I gave my word of honor that I wouldn't." He went on angrily, "That is what makes me sick! If I had had sense enough to realize what that promise meant I never would have given it. I might have promised not to tell certain people, but not every one. I had been accused of disloyalty and meanness and cowardice and heaven knows what, and I wanted to do the fair thing. So like the complete fool I was I promised. And now look at me!"

"There, there. You mustn't speak like that. Who accused you of such things—Mrs. Truman?"

"She and Trent. I— Why, how did you know?"

"I didn't; I guessed. Banks, dear, I have been afraid—very much afraid—ever since she and Mr. Trent made you their bank's attorney. I was almost sure there was something more than disinterested kindness behind it all. Banks, you didn't like my saying that I didn't trust Mrs. Truman. Well, do you trust her—now?"

He did not answer.

"Can't you tell me—anything?" she pleaded.

"No. Nothing that matters."

"Sometimes a bad promise is better broken than kept, they say. They wanted you to do something you couldn't do; is that it?"

"Something I wouldn't do. Mother," he added sharply, "don't you tell any one I said even as much as that. Don't you do it."

"Very well, I won't. My poor boy! It is a terrible disappointment to you, I know."

"Disappointment! Do you realize what it means? It means that everything for me in Denboro—my big opportunity, my future, everything—has gone to smash. What will they think of me here in town? They'll think I am no good, incompetent, just a failure; that's what they'll think. And how can I square myself? I can't say a word."

She was silent for a moment. Then she asked quietly, "Elizabeth Cartwright—does she know about this?"

"Yes," said Banks gloomily, "she knows."

"All of it? The part you can't tell me?"

"No. If she did, perhaps— But she doesn't, and she never will."

"Never is a long word. Have you seen her since—"

"Since I was fired? No. But I have seen her, and she thinks—well, she thinks what her grandmother and Trent want her to think. Why shouldn't she? Don't talk about her, Mother."

"Banks, I am afraid you will have to break that promise. It was a foolish one to make, and it ought to be broken."

"Maybe; but I'll keep it, just the same. I have been accused of being a quitter, along with the other things, and I'll show them whether I am or not."

"Did Mrs. Truman call you that, too?"

"Yes, she did. She said—Mother, what did she mean?—she said she might have known I was a cowardly quitter. She had had experience with some one else of my breed, that's what she said. I would accept favors and agree to all sorts of things; and then when it came to the point where there was some risk to myself I was like this other one—I backed down and quit. I don't know what she meant; do you?"

Margaret Bradford did not answer. He glanced up. She was standing beside him, gazing not at him but across the room—toward the door of the sitting room, apparently. And in her eyes was that same strange look which he had never seen there except when their conversation, as now, dealt with Mrs. Capt. Elijah Truman.

"Do you know, Mother?" he insisted.

She drew a long breath. "Did she say anything more?" she asked.

"She said something else I didn't understand. She said that, provided she did get into trouble because of my cowardice and all the rest, her name should not be the only one smirched; one Denboro saint in particular should come off his pedestal. Mother, are you sure you don't know what she meant? I have been wondering if—"

"Hush, hush!" She clutched his shoulder tightly. "You mustn't wonder. You mustn't think about it or mention it again, even to me. You mustn't, Banks!"

"Why not? Mother, what—"

"You won't, will you?"

"Oh," sighed Banks with a shrug, "all right; what differ-

ence does it make? Mother, I have told you already more than I meant to. And you mustn't tell any one else as much as this."

"I won't, dear. But that promise of yours—"

"I'll keep it," he interrupted grimly; "I'll keep the damned thing till I die! They may call me a quitter, but they shan't be able to prove it."

She was walking up and down the room. "Banks," she said, turning suddenly, "what are you going to do?"

"Do? What do you mean?"

"Would you like to leave Denboro? Go away—up to Boston or somewhere—and start all over again? Because if you want to do that I will go with you."

It was what he had been considering for hours. His face lighted. "Would you do that, Mother?" he cried eagerly. "Would you?"

"I will, if you make up your mind that is what you had rather do. Of course, I had rather you stayed here. It will be much harder for you than going away, I know."

"Hard!" cried Banks with savage sarcasm. "I guess you don't realize how hard."

"But it would be braver, wouldn't it? And perhaps I do realize. I have lived here alone, except for you, ever since your father died. And there have been many times when I felt as if I could not stand it a minute longer."

He said nothing. She came over and, stooping, kissed his cheek. "But I don't count in this," she said firmly. "I don't count at all. If, after you have thought it over carefully, you decide to go and would like to have me with you, go we will. And I know we shall be happy wherever we are. There! Now we won't talk any more. I have my dishes to do; and why don't you go to your room and be alone for a while? Hettie and Abijah may come, and perhaps you won't want to talk with them to-night."

He did not come down again until morning. At break-

fast neither he nor she mentioned the all-important subjects. It was not until he was leaving for the office that he mentioned one of them.

"Well, Mother," he said quietly. "I am going to stick. I am not going to run away. I'll stay right here in Denboro. As I see it, if I did go I should be just what she called me—a quitter. I'll prove that that is a lie, at any rate. And you are a brick not to ask me any more questions."

He wrote Hezekiah Bartlett a short letter and mailed it at once. In it he did not mention the matter of the report which the old man had commissioned him to prove. "I have resigned my position as attorney for the Ostable Bank," he wrote, "and am no longer acting as its representative in the matter of the merger or any other."

He hoped that might be sufficient. Perhaps, considering Bartlett's indifferent attitude toward the proposed consolidation, he might not trouble to ask about the report. It was but a remote chance, however—too good to be true, Banks feared.

And his fears were well founded. The following afternoon Hezekiah stumped into the office. He was out of breath and out of temper as well. He threw his ancient fur cap on the floor, dropped his cane with a clatter beside it and sat down.

"Consarn it all," he panted, "when a man gets so old and rickety that he can't hitch a horse to a post and walk up a flight of steps without puffin' like a porpoise it's pretty nigh time he was carted to the graveyard. Whew! . . . What's all this, Bradford? Eh? What's this about your heavin' up your job for Chris Trent's bank? Is it so—what you wrote?"

"Yes, sir."

"Huh! I want to know! You said you resigned—did you, or was you handed your papers?"

"I resigned. I decided that it was the best thing for me to do."

"Huh! Pretty good job for a young fellow to chuck up, wan't it? All hands seemed to think 'twas. Kind of independent, ain't you?"

"Perhaps I am, Mr. Bartlett."

"That all you goin' to tell me about it?"

"Why, yes, sir. The matter was between Mr. Trent and myself. If he cares to tell more I have no objection."

"Humph! Your Uncle Bije know about it yet?"

"No, sir. Not unless he has heard it from some one else. You and mother are the only ones I have told so far."

"I see. . . . Humph! . . . Well"—with a chuckle—"I cal'late 'Bijah'll be some surprised. He's been braggin' from Dan to Beersheby about his nephew bein' picked to handle Chris Trent's affairs. He, he! Yes, sir, Bije and his crew are liable to be fetched up with their sails slattin'. Goin' to make any more explanation to them than you have to me, be you?"

"No, sir."

"Huh! All right, son. Have your good time in your own way. . . . Well, how about what you was goin' to find out for me about them notes? I've been waitin' to hear from you about them for quite a spell. Found it out, have you?"

This was the question Banks had been expecting, and he had an answer ready. "I have decided not to go on with that, Mr. Bartlett," he said. "I am through with the Ostable Bank and its affairs."

"Yes, yes, I know. But that wasn't the Ostable Bank's affair, 'twas mine. I asked you to look up them notes; they didn't."

"Yes, sir, but in a way it is their affair. They are hold-

ing the notes. And so I don't think I should meddle at all. And," he ended firmly, "I shan't."

He expected his client to be angry; apparently he was not. He was rubbing his chin, and to Banks' surprise there was a grim twinkle in his eye. "Well, well!" he exclaimed. "So that's the way you feel, eh? Independent ain't no name for you, boy! Goin' to resign as my lawyer, too, be you?"

"If you wish me to, sir. At any rate I can do nothing more about getting that information you asked for."

"Humph! Sho! There's other lawyers around, you know. Maybe they'd get it if I ordered 'em to. Don't you think likely they would? Oscar Brooks, now—maybe he'd jump at the chance."

Banks said nothing. Hezekiah rose to his feet, grinning broadly.

"All right, son," he said cheerfully. "I shan't order him to—him nor nobody else. I'm a hundred and fifty or so next birthday, but I don't need extry spectacles to see into a barn when the door's open. Maybe I was a pretty good guesser when I told you to look up them firms out West; maybe I'm a good guesser now. Well, I'm standin' pat on my guess. So fur as my bank's takin' on Chris Trent's is concerned I'm right where I was in the beginnin'. They can keep on whistlin' on their fingers."

He picked up his cap and cane.

"I judge you'd just as soon I didn't say nothin' about my askin' you to get that report for me?" he observed. "All right; if you don't say it I shan't."

"Mr. Bartlett, I—I'm awfully sorry. You've been very kind to me, and—"

"Sh-h-h, sh-h-h. Look here, *are* you goin' to keep all this to yourself? Not tell a soul any of it and let 'em think what they darn please?"

"Yes, sir; I don't see that I can do anything else and

play fair. Of course, Mr. Bartlett, I hate to have you think that—"

"Hush up! I don't think nothin'. Yes, I do, too. I think I didn't make no mistake when I picked you out to do my lawin'. I'll stick by you. As for the rest of 'em—well, let me tell you this, young fellow: The main fault I've had to find with you so far is that it looked as if you was liable to be too almighty popular. I'm the most unpopular critter there is in this county, and it's lots of fun. Now I'm goin' to have comp'ny, and we'll have the fun together. . . . So long! See you in a couple of days or so."

So that was over and done with. The interview which Banks had dreaded and which he had hoped to avoid or at least postpone, instead of leaving him more cast down and disheartened, had cheered him. The pledged support of the most unpopular man in the community might not be of great material value, but it was something. S. B. Bradford, Attorney at Law, still had one client who would stick by him. If only Uncle Abijah would take him on trust, would not press for explanations, but continue to believe in him! Breaking the news to Uncle Bije was sure to be hardest of all.

He had seen his uncle but once since he ordered Christopher Trent from his office, and then Cousin Hettie was present. Any day, any hour, the captain was likely to drop in; and then—another scene. Banks was growing tired of scenes.

And when Captain Bradford visited that office the expression upon his face was proof sufficient that he had learned something and meant to learn more.

"What's this between you and Chris Trent?" he demanded. "I just met Chris on the street, and he wouldn't hardly speak to me. When I asked him how he and his new lawyer were makin' out he all but hit me; I swear for a second I thought he was goin' to! 'If you mean that

nephew of yours,' he said, 'he's no lawyer of mine, nor my bank's, either. We kicked him out a week ago.' Then he turned on his heel and left me. Well, now what's it mean? Come! I want to know."

Banks told him—that is, he told what he had told his mother and Hezekiah Bartlett. Not quite so much as he had told the former, for he did not mention Mrs. Truman or her granddaughter.

"Mr. Trent is wrong, though," he declared in conclusion, "when he says he and the Ostable Bank kicked me out. I resigned before they had the chance to do that."

For a long half hour the captain stormed and argued. He demanded information, particulars. "You tell me what all this is about; do you hear? Ain't I got the right to know? Boy, I've done my best to be like a father to you, and now you sit there and won't open your mouth! If you've got nothin' to be ashamed of then you needn't be scared of me. I'll stand behind you yet, if you can prove to me you're right."

Banks was calm but obdurate. "I can't tell you, Uncle Abijah," he said over and over again. "If I could tell any one I should tell you first. I know what you've done for me; don't think I don't. All I can say is that I have played square—it seems to me I have—and that you must trust me. If you can't do that, then—well, then you can't, I suppose."

At last Abijah gave it up. "You're a pig-headed, ungrateful cub after all," he snarled. "I thought there was enough Bradford in you to make you a man, but I was wrong. You're all t'other side of the house, I guess. Of course, you realize your actin' this way is liable to hang up that bank merger for I don't know how long. We all bet on you to fetch Hez Bartlett aboard, and now—now who's goin' to do it?"

Banks shook his head. "I shouldn't count on that bank

consolidation too much, Uncle Abijah," he said quietly. "I am pretty sure it will never go through."

"Hey? What's that? Won't go through! Banks, what is it you're keepin' hid from me? Why won't it go through?"

"I have said all I can. I don't believe it will, that's all."

"Has Hez Bartlett been tamperin' with you? Has he?"

"No, he hasn't," Banks retorted sharply; "no one has tampered with me. If I could have been tampered with, perhaps— Well, no matter."

"What does that mean? Banks, Banks, can't you see what your fightin' with Trent is goin' to do to your chances in town here? Folks'll take his word for it that you were no good and couldn't hold the job. And if you won't deny it—why, then what?"

"Then they will have to keep on believing it, I suppose. That part doesn't worry me so much. I am sorry on your account, though; very sorry."

"Humph!" Captain Abijah looked at him intently for a long interval. "Humph!" he said again, "there's somethin' mighty funny behind this, that's sure. Well, you can't blame me for what's said or what happens to you. And I shan't take the blame. Good-by. If you change your mind and decide to tell me more later on—well, you know where I live."

It was his last visit to that office for many a day. He continued to call at the cottage, although not so frequently, and on those occasions he had little to say to his nephew. Of the merger he said nothing whatever, nor did he ask a question concerning Banks' practice, the subject in which he had been so keenly interested. Banks made it a point to leave the sitting room soon after his uncle entered it. His presence, he felt, was embarrassing to them both.

He missed Captain Abijah's companionship, his confidences, his common-sense counsel and support and encouragement. He had always liked Uncle Bije, although in his

school and college days the liking had been qualified with a certain lofty, citified condescension. That condescension had quickly vanished, and gratitude and a very warm affection had taken its place. He did not blame his uncle for his present attitude nor did he resent it. The captain was hurt and disappointed, as any one would have been in his place. But Banks felt that he had lost a priceless friendship; and he, too, was hurt.

He derived a little comfort from something his mother told him a week or so later. The news that Silas Bradford's boy had been discharged from the employ of Christopher Trent and the Ostable Bank was common property now. The young fellow had been weighed in the balance and found wanting. The town, a large part of it, was chuckling and saying "I told you so."

Cousin Hettie's "I told you so's" were, in the privacy of the Bradford family, as loud as the rest, for there she would give vent to the chagrin which the blow had brought to her aristocratic bosom.

"I never was so ashamed in my life," she wailed. "I don't hardly put my nose out of doors without seeing somebody else's nose turned up and hear 'em giggle when I go by 'em. They don't say much—oh, no! But the way they look and act—my soul! Every last one of 'em knows that I was—well, I suppose you might almost say sinfully proud when Silie was given that responsible place, and I presume likely I talked too much about it. And now I can't talk at all. I can't tell 'em anything because—because—"

"Because you don't know," cut it Abijah sharply. "Well, they don't know, either."

"Yes, they do, too. Mr. Trent—"

"Humph! All he says is that his bank decided Banks was too young and inexperienced for the job and they would have to let him go. 'Goin' to get somebody else?' I asked him. Oh, yes, sure they was! Well, so far as I

can hear they haven't—yet. And that's kind of funny, too."

"I don't see anything so funny about it. Probably they want to be careful and not make another mistake. Oh, why did Silie ever get us all into such a shameful mess! What did he do to make them get rid of him?"

"Humph! Accordin' to him it was he that got rid of them. Somebody's lyin', and neither you nor I know which 'tis, Hettie."

"Well, there's plenty that claim to know."

"Yes, but claimin' is easy. Chris Trent knows and he tells what suits him; Banks knows, and he won't tell anything."

"That's just it. Why won't he?"

"He says he can't because he promised not to."

"Oh, yes! And you believe him, of course."

Captain Abijah's square chin became squarer than ever. "Yes," he vowed emphatically, "I do. A fellow who won't break a promise, when breakin' it might mean all the difference in the world to him, ain't a liar, no matter what else he is. That's plain sense."

Margaret spoke for the first time. "Thank you, Abijah," she said.

"You needn't thank me. He is an ungrateful, obstinate, selfish young jackass, and sometimes I don't know but that's worse than lyin'. Don't say another word, either of you. I've lost all interest in that boy."

Margaret did not believe him, and she told her son so when later on they were alone together.

CHAPTER XX

THE days in the office now were even more discouraging than they had been at the time when that office was first opened. Then, at least, Uncle Abijah was a daily visitor. Now he did not come at all. Banks had been very busy during his short term of employment by the Trent interests; now, by contrast, idleness was emphasized and much harder to bear.

He had a little work—Hezekiah Bartlett, true to his promise, brought in a few more deeds to be drawn and another trifling title search. Also he introduced a crony of his, almost his only firm friend, one Solomon Dobbs, of North Harniss, who was involved in a long-winded squabble over a cranberry-swamp property. Having quarreled with a former lawyer—his third—he needed another to carry on.

Solomon was almost as great a crank as Bartlett, and Banks, although he gratifyingly accepted the trust, was aware that it was likely to be but temporary. In the end, Dobbs would fight with him as he had with his predecessors. Nevertheless, while it lasted it was a help toward keeping his mind occupied.

Denboro was now speculating about the delay in the bank merger. That important deal was apparently hanging fire, and although there were all sorts of guesses no guess was satisfactory. The Denboro Bank directors had nothing to report and admitted it. "Just waiting, that's all," said Judge Bangs. From Ostable the report was similar: "When we have anything to report you will hear it"—that was the Trent dictum, according to rumor.

Banks' losing his position as the Trent attorney was getting to be an old story. He was no longer conscious

of nudges and grins when he stopped in at the post office. There were occasional sly digs from acquaintances and a little patronizing sympathy, which was harder to bear. Eben Caldwell patted his shoulder.

"Don't give up the ship," said Caldwell. "You're young yet, and you'll get along all right by and by. I tell 'em, 'What if he couldn't swing a job like that? Too much to expect of a fellow his age. Honest, I never could understand why a man with Chris Trent's judgment ever let him make the try. I blame Chris much as anybody.' That's what I tell 'em. 'You wait five or ten year,' I says. 'He may turn out to be as smart a man as his father was, after all. I'm goin' to help him, that's what I'm goin' to do.' And I am, too; shouldn't wonder if I had some more bills for you to collect for me some of these days, Banks. Want to make sure I can't collect 'em myself fust, of course."

All this was annoying and trying to the patience, but Banks could bear it with a measure of philosophy. There was but one thing that really mattered, and that mattered so much that there were times when he felt that it could not be borne.

It was then that the prospect of leaving Denboro forever became a great temptation, when his resolution faltered and his mind hesitated between two alternatives—running away and forgetting, or breaking the rash promise he had made Mrs. Truman. The latter temptation was the stronger.

He saw Elizabeth occasionally—on the street, at the post office or in the Truman carriage. He always bowed to her, and she bowed in return, although her bow was cold and distant. Mrs. Truman did not bow; she ignored him utterly. Then he would return to his office, sit down behind the tambour desk and decide that he would play the fool no longer. He would go to Elizabeth, insist upon seeing her and force her to listen while he told the whole and exact

truth. If she still persisted in misjudging him and his motives, at least she would have heard his side of the case. She would know that those motives were honest.

How could he give her up? How could he? Now that their season of sweet companionship and daydreams was over—ended, never to be resumed—one overwhelming fact remained. He was more deeply, desperately in love with her than ever.

It was then that the injustice done him—or that he had done himself—became most apparent. Then that he realized fully that he was just a ridiculous, impractical, quixotic idiot. The Trent-Truman combination must be laughing in its sleeve. Just a word in the right quarter, and the laughter, if there was any, might be on the other side.

But Mrs. Truman had called him a quitter. That sneering accusation still rankled. He might be a fool, but to tell any one, even Elizabeth, would be quitting; and he would not do that. So there he was again, precisely where he started.

He saw a great deal of the Tadgetts during these dreary weeks. Ebenezer was no fair-weather friend. He ran into the law office at least once a day. When Banks, tired of thinking, looking at the wall or re-reading the papers in Solomon Dobbs' cranberry-swamp case, locked the door and adjourned to the secondhand shop for companionship and solace Tadgett's hail of welcome was always cheery and convincing.

Banks was invited to help in whatever "resurrecting" might be going on; or even, if the afternoon happened to be Wednesday, to turn the game of cutthroat euchre into a regular one by taking a hand. This invitation, however, he never accepted; it would have been a crime to disturb the routine of that time-honored three-cornered battle. Moreover, looking on and listening were far more entertaining.

He and Ebenezer attended an occasional lodge meeting or a meeting of the fire company. The latter gatherings were almost purely social. There was some pretense of listening to reports and of drilling once a month with the "chemical engine," the only piece of apparatus possessed by the company. As for active service, there was practically none. Jotham Gott's henhouse—it was vacant; Jotham had not kept hens for years—burned to the ground, but by the heroic exertion of the brave fire laddies two sides of the pigsty adjoining were saved.

Jotham was not so grateful as perhaps he should have been. "What in time is the good of half a pigpen?" he wanted to know. "'Specially when it's so scorched up that any healthy pig could bust right out through the broadside of it anywheres? Why in the nation didn't you let it all burn? What have I been makin' them insurance companies rich for?"

One evening in early March, Banks, having at last accepted an urgently repeated invitation to sup again with the Tadgetts, walked home with Ebenezer. It had been a pleasant afternoon, and at six o'clock it was still clear and bright, although cold for the season. A strong wind, blowing in from the sea, made the chill doubly raw and penetrating. Mr. Tadgett inspected the horizon.

"Goin' to blow a reg'lar drivin' gale afore mornin'," he prophesied. "See them clouds rollin' up? Get 'em that brown color and all raveled and dusty round the edges, and you want to nail your hat on afore you go out."

In the Tadgett sitting room Banks was surprised to find another guest. Old Mrs. Abial Simpkins, star witness for the prosecution at the sideboard hearing, was there, seated in a rocker and looking very grand in black silk and a brown "transformation"—which, being not quite large enough, showed an edging of gray hair at the sides and the back of

her neck. She and Banks shook hands; they had not met, except on the street, since the hearing.

"Well, young man," she said. "I been hearin' quite consider'ble about you since you and Ebenezer had me perched up on exhibition in that court place, like a stuffed owl. I don't s'pose you know it, but I had a bowl of clams all chopped up and ready to make a pie out of that day, and while I was down wastin' my time and breath along with you and Ebenezer, Pinky—that's my cat—got up on the table and eat half of 'em and upset the rest. My blessed land of Canaan! if I wasn't mad when I come home to that mess! I had a notion to sue you for them clams, Ebenezer Tadgett. If they'd been antique enough so they was worth a million dollars I don't know's I wouldn't."

"What did you do, Susannah?" inquired Ebenezer.

"Well, I spent half an hour tryin' to lay hands on that pesky cat. When I did locate him finally he was under the parlor sofy, sick to his stomach. The front parlor, you understand; nothin' would do him to be sick in but the best room in the house. There, there! don't talk about it! Well, how's your mother, Mr. Bradford—pretty smart, I hope?"

Tadgett, under pretense of giving Banks an opportunity to wash up, conducted him to the back kitchen, where he explained the excuse for Mrs. Simpkins' presence.

"You see, Banks," he whispered, "Susannah used to know Sheba's folks over to Trumet back in the old days. Sheba's been plannin' to have her to supper for a long spell, but —well, to tell you the truth, I'm kind of sorry she picked out the same night you're here. You nor I nor Sheba won't have a chance to say a word. All we'll have to do is keep her plate filled up and bend a listenin' ear, as the hymn tune says. She'll eat and talk and talk and eat. She's the only critter I ever saw that could do two jobs at the same time and not slight either of 'em. She's a kind of old-fashioned muzzle-loader, but she's deadly with both barrels."

It was a shrewd appraisal. Mrs. Simpkins' appetite was healthy indeed, but satisfying it was not permitted to interfere with her flow of conversation. She talked and talked and talked. She was real glad to see Mr. Bradford again. It was surprising, considering what nigh neighbors they were—right in the same town—how seldom they ran across each other. There was a time, years ago, when her folks and the Bradfords was real sort of thick, as you might say.

"That was when your father was livin', Mr. Bradford. My stepbrother-in-law, Henry Todd—Abial's first wife's half brother he was—was with Cap'n Silas on the last ship he sailed, the one that burned up out there off Californy. Henry was second mate on that *Golgander,* or whatever's the name. Yes, he was. He never went to sea after that; had enough of the dangers of the briny deep, as the Good Book tells us about, I guess.

"Anyhow, home he come, and the first thing we knew he'd got a real nice easy job with Benjamin Trent—that's Mr. Christopher's grandfather—and Cap'n 'Lijah Truman, up to Boston. Must have got good pay, 'cause when they went out of business he came back to Bayport to stay till he died, and he lived soft and wore good clothes and never seemed to worry at all.

"Abial, my husband, couldn't understand it. He used to say to him, 'Well, Henry,' he'd say, 'goin' to sea must pay better'n I ever thought it did, or else Trent and Truman must have give you big wages, for you to put by enough to lay back and loaf the way you do now.' And Henry'd laugh—seems if I could hear him this minute—and say, 'Well, 'Bial, I'm of a savin' disposition. Ain't you noticed that?' We hadn't noticed it—'tother way round, if anything—and so— I'll take another cup of tea, Sheba, if the pot ain't run dry."

From this family reminiscence she turned to the matter of the bank merger. Her ideas concerning it were extraor-

dinarily muddled, and so were her questions concerning Banks' appointment as attorney for the Ostable Bank. She was particularly curious about the reasons behind his losing that position.

"Of course," she announced, "that ain't any of my business, Mr. Bradford. Far be it from me to pry where I ain't wanted. *I* don't know why you and Chris Trent couldn't get along—I tell everybody that's between you and him. 'Between them two,' I say—"

"Sartin!" cut in Mr. Tadgett with presence of mind. "And those riz biscuits are right between you and me, Susannah. Help yourself! . . . Oh, say, Banks, what's this I hear about Mrs. Cap'n 'Lijah Truman bein' took sick? Somebody said she had St. Vitus, or somethin'."

This amazing statement had the effect for which it was designed, that of switching Mrs. Simpkins' train of thought. "St. Vitus!" she squealed. "Why, whoever told you such nonsense as that? She went over to Ostable the other night to Chris Trent's house. He was givin' a collation and ball."

"There, now!" exclaimed Ebenezer with satisfaction. "Ball—that's it! I knew there was some kind of dance mixed up with it. 'Twan't St. Vitus's though; I guess you're right."

"Course I'm right. Maybelle and the Cartwright girl they went over there and she—Maybelle, I mean—got all het up dancin'. Perfectly ridiculous at her age! Oh, you can't fool me about how old she is, no matter how hard she tries to make out she ain't. She's old enough to have a grown-up granddaughter, and that's no chicken."

"No, it's ham," agreed Mr. Tadgett innocently. "Better have another slice, hadn't you, Susannah?"

Mrs. Simpkins accepted the ham, but she refused to change the subject. She rattled on about Mrs. Truman's illness. According to her, Mrs. Truman had got overheated, had caught cold and was confined to her room with rheumatism.

"And serve her right, I say!" she declared. "Trippin' the light frantic toe at her time of life! Better leave them kind of didoes to Elizabeth and Chris Trent. They're willin' to be left, from what I hear. Folks are wonderin' when the weddin' bells are goin' to ring."

Altogether it was not a happy meal for Banks Bradford. And it ended in a peculiar fashion. Mrs. Tadgett, in hooded majesty, had so far fulfilled her duties as hostess without unconventional lapses. She had taken but a small part in the conversation, but the few remarks she did make were to the point. Now she attracted the company's attention by a sepulchral groan.

Mrs. Simpkins was in the middle of a long and tangled sentence, and the interruption startled her. "Heavens and earth!" she cried with a jump. "What kind of hark from the tomb was that? Was it in the kitchen, or where?"

Mrs. Tadgett answered the last question with another groan, deeper than before. They all turned to look at her. Ebenezer sprang to his feet.

"Sheba!" he pleaded anxiously.

His wife raised both hands in solemn protest. "Hush! Hush!" she commanded hollowly. "The time of light—the time of light! I see! I see!"

Her husband sank back into his chair. "Oh, the devil!" he exclaimed with fervor. Mrs. Simpkins stared in amazement. "What's the matter with her?" she demanded, looking all about the table and under it. "What does she see? I don't see nothin'."

She was shaking her skirts and would have risen, but Banks, sitting next her, laid a hand on her arm.

"It's all right, Mrs. Simpkins," he whispered. "Nothing to be frightened about."

"Eh? Nothin'! Then what's she makin' them awful cat noises for? And lookin'—why, she looks as if—"

"Peace, be still! The spell of vision works."

"My land of Canaan! I'm scart to death! Why don't you get her some ammonia or somethin'? I never—"

"Shut *up!*" It was the exasperated Tadgett who roared the order. "It's that blasted spiritu'list camp meetin', that's all 'tis," he groaned. "It's always breakin' out in the wrong place. Now, Sheba—"

"The vision comes! I see a young man—"

"Yes, I know. It's Banks. He's right here at the table with you. We all see him just as plain as you do. Come, now!"

"I see him down—down—down."

"Yes, but you'll see him up in a minute. We're through supper, Sheba."

"With him I see a female. He is close beside her. She is strange to look at."

"What! Close beside him? Who's she talkin' about?" This from Mrs. Simpkins, and with indignation.

"There, there! She don't mean you, Susannah."

"My land, she better not! If I'm any stranger to look at than she is—well!"

Mrs. Tadgett was paying no heed to these asides. She went on with her sepulchral monologue. "She is there with him. He takes her in his arms. He—he— Why," she went on vaguely, "I—I can't see any more. It is all dim —dim, like smoke."

Ebenezer's hand was on her shoulder. "Yes, yes," he said soothingly. "That's it—smoke. Banks and I are just goin' to have a cigar together. Shall we have 'em here or in the sittin' room, Sheba?"

Mrs. Tadgett sighed. "Why—why, yes, Ebenezer," she faltered uncertainly. "I guess so."

"So do I. We'll have 'em in the sittin' room, Banks. . . . Thank the Lord! Come on, all hands!"

A few minutes later he and Banks said good night at the door. Ebenezer was, for him, rather downcast.

"Of all times on earth for her to have one of them conniptions!" he grumbled disgustedly. "With that Susannah Simpkins to listen and tell it from here to yon. . . . Eh? Oh, I don't know whether Susannah's a spirit believer or not. What I do know is that she heard Sheba talkin' about some young fellow havin' a strange woman in his arms. She may not believe, but, heavens and earth, how she will *guess!*"

He looked up at the sky, where an occasional star showed between the flying clouds. "Blowin' a livin' hurricane, just as I thought 'twould," he added. "And I'll have to see Susannah home pretty soon. Between her tongue and the gale 'twill be a windy cruise. Well"—hopefully—"if it blows hard enough a squall might carry her up and out to sea; she don't weigh much, you know. . . . Good night, Banks. Sorry things happened as they did. Won't hold it against Sheba or me, will you? No, I know you won't. You're an awful good fellow."

Banks found it a hard walk home through the bitter cold and the savage wind. More than once he heard sharp cracks and the sounds of tearing and crashing in the boughs of the elms and silver-leaf poplars by the roadside.

His mother called to him as he passed the door of her room. "Your Uncle Abijah was here," she said. "He was very much disturbed. At his bank directors' meeting to-day they had a letter from the directors of the Ostable Bank saying that, after considering, they had changed their minds about the merger and that the deal was off altogether, so far as they were concerned."

Banks did not answer at once. Then he asked, "Did Uncle Bije say any more?"

"He said a good deal, for he was dreadfully disappointed. He is very anxious to see you, dear. He seems to think that you know a great deal more about all this than you have told him—or any one."

Falling asleep was not easy for Banks that night. For

a long time he lay in bed, listening to the screaming of the gale, the rattle of blown twigs upon the roof and the distant roar of the sea along the shoals. At last he dropped into a doze, a doze filled with dreams.

He woke with a start. A bell was ringing somewhere, ringing steadily and persistently. Then he heard a voice outside the open window, calling his name. He leaped from the bed and ran to the window. Below in the yard was a figure, shouting, waving to him. He recognized the voice.

"What is it, Ebenezer?" he yelled, for yelling was necessary in order to carry above that wind.

"Fire! Fire! Turn out, Banks! Cap'n 'Lijah Truman's house is on fire!"

CHAPTER XXI

EBENEZER was waiting in the lee by the side porch when Banks came rushing from the house a few minutes later. They ran down the path to the gate and along Mill Road. It was a wild, eerie night. The southern and eastern horizons were pitchy black, but overhead the stars were shining like diamond points, and the cold was piercing.

The gale, too, was fiercer than ever. The keen gusts came shrieking in from the sea, over the downs and across the fields, and in the open stretches, where there were no buildings or trees to break their force, the two men were obliged to lower their shoulders and push against them to make headway.

Banks ran doggedly on without speaking. Ahead, in the direction of the Old Ostable Road, a crimson glow painted the sky; against it a fringe of tree tops whipped and lashed in mad silhouette.

Ebenezer panted a protest. "Hey!" he gasped. "Pull up a second, can't you! I—I'm foundered."

Banks paused reluctantly. "All right," he answered. "Here! Step in behind here and get your breath."

He dragged his companion into the shelter of a high board fence. They crouched there and waited. Banks asked the question which had been in his mind from the beginning.

"Do you know anything about it?" he asked, stooping to the Tadgett ear. "How long has it been burning? Is every one safe?"

Ebenezer was still panting. "Don't know nothin'," he replied, all in one breath. "I was asleep, and fust thing I woke up to was Eliab bangin' the back door and tootin' like

a steamboat whistle. All he'd do first was yell, 'Fire! Fire! Fire!' over and over, like a poll parrot. Then, after I'd galloped down and shook some sense into him he told me the Truman house was burnin' up. I got some clothes on —I swan I ain't sure yet whether they're mine or Sheba's —and started. Then I thought of you and turned back to roust you out. That's all I know. . . . Whew! Little more'n I'd have bust a b'iler!"

They waited a moment longer. Above the screaming wind they could hear the ringing of the church bell. Windows in the houses near at hand were springing into light. Some were open, and figures in all sorts of dress—or lack of it —were peering out.

Tadgett puffed and gasped. "I'll be ready for another hitch in a jiffy," he wheezed. "You go ahead, Banks. I'll stick to your wake best I can."

Banks took him at his word and began running once more. On the Main Road were other figures, running in the same direction. As he passed the Malabar he vaguely noticed that the windows of Captain Abijah's room were alight. Eben Caldwell came stumbling from his house door, carrying a bucket in one hand and what looked like a tin watering can in the other. Farther on he passed old Benijah Perry. Benijah was kneeling by the roadside, apparently in trouble.

"That you, Bradford?" he grunted. "This is a divil of a note, ain't it! I put on the wrong shoes, somehow or 'nother, and these ain't got any laces to 'em. When one of the dratted things ain't comin' off the other is!"

Banks did not linger to hear more; a half mile farther, and the Truman house was in sight. The fire was in the rear; the main body of the building was still unscorched, but it was evident that it would not be so long. Sheets of flame and showers of sparks were tossed high by the gale, to the accompaniment of an ominous roar and crackle.

Backed by the clear starlit sky and in the biting cold the scene was weird, unreal.

The doors and windows were open, and in and out of them men and boys were darting. The chemical engine was drawn up in the yard, surrounded by an agitated group. Banks, hurrying to join this group, found Sam Hayman, undertaker and fire chief, more agitated than any one else. All Mr. Hayman's professional suavity had vanished.

"Eh?" he snarled, as Bradford touched his shoulder. "Don't bother me now!—Oh, it's you, is it! We're in a healthy fix. Engine busted; she ain't workin' right. Can't get no action out of her. . . . Yes, yes! We'll fix her pretty soon, but we need her now. . . . I don't know what to tell you to do. Save the furniture, if you can't do nothin' else. Pass buckets—do somethin'!"

Banks turned away. He accosted a bystander, an elderly man whom he knew, and asked him the one important question. "Is every one out of the house—and safe?" he demanded.

"Yes, everybody's out, so they say. The hired girls are over in Clem Baker's house up the road yonder. Mrs. Truman is there, too, I believe. They had the dickens of a time getting her out. She's been sick, you know, and they had to wrap her up in blankets and carry her down by main strength. Somebody said she'd fainted when they found her; I don't know how true it is."

"And—Miss Cartwright? Is she—"

"Yes, she's all right, too. With her grandmother, I suppose; I haven't seen her."

Banks sighed in relief. Then came a shout from the crowd, and he turned to look. A great section of the roof of the main building had burst into bright flame, illuminating the yard as if a searchlight had been turned upon it. In that light scattered figures upon the roof, figures holding

futile buckets, stood out clearly, cowering away from the blast of heat.

Banks hesitated, trying to think what to do. Buckets —yes, and even the chemical engine at its best—would be of no avail against a fire like that on a night like this. The only sane procedure was to save whatever might be saved. The furniture and the pictures—the crowd would attend to them; was attending to them now, judging by the crashing and bumping and banging about the front door. Then he remembered Mrs. Truman's jewelry—her rings and pins and bracelets. She had many of them, he knew, and they were valuable. If, as his informant had said, she was ill —fainting when they carried her out—there was little probability that she had given them a thought. They were in her bedroom, he imagined. He might not be able to find them, but at least he could try.

He pushed through the huddle by the door. That door was blocked by a mob who were trying to drag an upright piano through it and meeting with little success. Banks turned away and hurried to the end of the long piazza. There were French windows there, he knew, opening from the library. They were locked, of course, but he broke a pane, turned the bolt and entered the room.

The volunteer salvage gangs had so far confined their strenuous attentions to the hall and drawing-room; the library, save for himself, was untenanted. In the hurly-burly of roar and crash and shouting it seemed strangely orderly and natural. The books in their cases, the lamps on the tables, Mrs. Truman's favorite armchair with the velvet cushions, her footstool beside it—everything looked just as it had in those happy evenings when he and Elizabeth were there together. For an instant he was oddly conscious of this; then he ran into the front hall, fought his way through the group struggling with the piano and rushed up the wide stairway.

There were many rooms opening from the corridor on the second floor, and he did not know which was Mrs. Truman's. The smoke was thicker here, and he covered his face with his coat collar as he hurried through it. A man—it was too dark to recognize him—with a hatchet in one hand and an empty bucket in the other came tearing along from the opposite direction, and they crashed together. The bucket dropped with a clatter. The man swore.

"What you doin' up here?" he sputtered. "Want to smother, do you? Smoke's thicker'n a feather bed, and the fire's right astern of it. Get downstairs while you can, you poor fool!"

He left the bucket where it had fallen and galloped toward the stair. Banks stumbled on, pausing to look into each room as he passed its open door. One, two, three—all guest rooms apparently, and unlighted, except for the glow growing ever brighter beyond the window panes.

The fourth door, however, was closed. Banks turned the knob, but it did not open. He shook it, but still it remained firm. He tried again. Then he threw all his weight against it. The flimsy lock gave a little, but just as he was setting his shoulder for a final shove some one inside spoke sharply.

"Go away" cried an angry feminine voice. "Don't you do that again! Go away from there!"

Banks' shoulder relaxed. He stared in amazement at the locked door. Who on earth— The man in the yard had told him that every occupant of the house was out and in safety. A cloud of smoke swept through the hall, causing him to cough and choke.

"Open the door!" he ordered, half strangled.

"Go away!" repeated the voice, more shrill and angry than before. "I don't want you! Go right away!"

He stepped back, then once more threw himself against the door. With a snap it flew open, and he stepped into the room. It was large and luxurious. A lamp was burn-

ing upon a mahogany table. On that table and on chairs and bureau and drawers were heaps of feminine apparel—gowns, hats, furs. In the corner, opposite the door, was an iron safe.

The safe was open, and crouching before it was a plump figure sketchily arrayed in a lace-trimmed bed jacket and a silk petticoat, its bare feet thrust into pink satin slippers with high heels. As Banks stood there, blinking in the sudden blaze of light, this figure swung about and faced him. It sprang erect, glared and stamped one of the satin slippers.

"Go away! Go away this minute! How dare you come into my room! How dare you!"

Banks Bradford did not answer. He could not; he could only stare and struggle with feelings akin to those of the patriarch when he said that the hand was the hand of Esau, but the voice was the voice of Jacob. In this case, impossible as it seemed, the voice was the voice of Mrs. Capt. Elijah Truman! But could Mrs. Truman ever look like that—or stamp or storm in that undignified fashion?

And Mrs. Truman's hair had always been brown and abundant and elaborately arranged, whereas this being had very little hair—and that gray—while its arrangement resembled the coiffure of the Witch of Endor, as portrayed in the Illustrated Story of the Bible on the shelf at home.

Besides, Mrs. Truman—he had just been told so—was safe in the house of Clement Baker, across the road!

"Do you hear me?" demanded the voice furiously. "Go away, you impudent wretch!"

Banks came out of his trance. "Mrs. Truman!" he gasped. "Why—why, Mrs. Truman!"

Mrs. Truman—for it was she—made no reply. She ran to the bureau and took from it a leather jewel case, which she thrust into the safe. A cloud of black smoke poured in through the open door behind Banks Bradford. He stepped forward. The situation was impossible, yes; but impossible

or not it was one to be faced and conquered without loss of time.

"Mrs. Truman," cried Banks sharply, "you can't stay here! This part of the house is beginning to burn, and you must get out. Come!"

Still Mrs. Truman did not deign to answer. From the heap on the table she selected a sable neckpiece and thrust that also into the safe.

"Mrs. Truman! Listen!"

"Haven't you gone yet? Mind your own business and go—now!"

"But, Mrs. Truman, don't you understand? This room may be ablaze in five minutes."

She turned and, apparently for the first time, recognized him. "Oh!" she observed with a sneer, the haughtiness of which might have been more withering and impressive had it not been that a strand of the thin gray hair fell down across her nose. "Oh, I see—it is you! And you want me to run away. You would! Well, I shall go when I am quite ready and not before. March out of that door and shut it behind you!"

She selected a sable muff and crammed that into the crowded safe. More and thicker smoke poured into the room. Banks stepped nearer. "Mrs. Truman," he said emphatically, "you are going now—with me. Come!"

She swung about. "When I have finished what I am doing and am ready I shall leave," she announced. "But not in your company, thank you—Mister Quitter!"

He darted past her, slammed the safe door and whirled the dial upon its face. "Can you walk or shall I carry you?" he demanded.

"Carry me! You *dare!* Stop!" Mrs. Truman was frantic. "Do you expect me to make a public exhibition of myself, looking like this! At least you can be gentleman enough to leave my bedroom while I dress."

From somewhere in the house behind them came a thunderous crash; a shower of sparks shot across the doorway. Bradford ran to the bed and seized an armful of quilts and blankets.

"Put these around you," he ordered.

"I shall not! Stop! Don't you touch me! *Stop!*"

He did not stop; he began. The rest of the tirade was smothered by the quilts and blankets. She fought and struggled, but he wrapped her in the bedclothes by main strength, threw his arms about the wriggling bundle and bore it to the door.

Head down, his mouth and nostrils sheltered by his coat collar, he stumbled along the narrow corridor to the head of the stairway. The hall at its foot was thronged with struggling figures. He dodged past half a dozen men who seemed to be playing at tug-of-war with a mahogany dining table, pushed by another group carrying chairs, stacks of dishes, umbrellas, linens, hats, and goodness knew what, and plunged through the doorway to the top of the front steps. There, for an instant, he paused for breath.

The yard was now so brightly lighted by the flames that each blade of grass cast its shadow. Standing there on the upper step, Banks and his burden made a tableau for all to see. Mrs. Truman had not stopped struggling for a moment since he carried her from the upper room. She had kicked off one satin slipper, and her bare foot, in frantic motion, flashed with each kick. Fire Chief Hayman, brandishing a huge speaking trumpet, ran up to them. He had been roaring through the trumpet and was far too excited to remember to take it from his mouth. He pushed its open end almost in the Bradford face and howled at the top of his lungs.

"Who-oo-oo-oo-oo?" he bellowed.

Banks, almost deafened, ducked his head. "What?" he gasped. "Don't *do* that! . . . What are you trying to say?"

Mr. Hayman removed the trumpet. "What in time you luggin' them bed comforters around for?" he demanded. "They wouldn't have smashed if you chucked 'em out of window. Drop 'em and go fetch more buckets. I never saw such a gang of numbheads in my life! . . . Godfreys mighty! what's that?"

"That" was the Truman foot, white, below the blankets. And from the other end of the bundle came a muffled command. "Put me down! Put me down this minute, you—you scoundrel!"

Hayman's eyes and mouth opened. The hand holding the speaking trumpet dropped to his side. "Wha—wha—what!" he spluttered.

Banks did not linger to explain. He ran down the steps and across the yard. The fire chief stared after him; so, too, did many others whose attention had been attracted. Near the gate, by the engine, was a cluster of people—women and children, for the most part. They were gazing at him as he staggered up.

"Here!" he ordered savagely. "Take her, somebody, for heaven's sake!"

They took her; he forced her upon them. At least eight pairs of welcoming hands were extended as he stood Denboro's most influential resident upon her feet. The wrappings fell away from her face.

"Oh!" groaned Mrs. Capt. Elijah Truman. "Oh, you villain!"

There were shouts, exclamations, cackles of excitement. Banks swung on his heel. He had taken but two steps when they called his name. He turned back. Mrs. Truman, supported by the bystanders, was pointing a shaking finger in his direction. Her supporters were trying to calm her, but she refused to be quieted.

"You—you—" she panted, the thin gray hair bristling. "Oh, you wretch! How dared you do such a thing? Didn't

I tell you to go away? Didn't I tell you not to touch me!"

Banks Bradford bowed ironically. "You did, Mrs. Truman," he said with frigid politeness; "but this time, at least, I didn't quit."

He strode back to the front door. He had never felt more angry or so supremely ridiculous in his life.

The Truman mansion was soon a complete wreck. Of its walls but one section remained standing, and that only because the gale had at last brought rain with it. The downpour had done what the Denboro fire department could not do.

One corner of the big house reared above the smoldering ruins, and that corner, by a curious accident, included the bedroom from which Banks Bradford had carried Mrs. Truman. The room was smoked and soaked, its furniture was damaged beyond repair; but neither floor nor ceiling had fallen.

And Banks, gazing up, was acutely conscious that had he left its occupant within it, as she had ordered him to do, she might possibly have suffered no great harm. That was the crowning irony of the whole absurd business. Playing the hero had been furthest from his thoughts when he left that room. As he saw it then, there was a disagreeable job to be done, and Fate had selected him, of all persons, to do it.

For a long fortnight Denboro had chuckled behind his back, deeming him a swelled-headed young upstart who had had the cheek to accept a task far beyond his capacity and had fallen down. Now, when the story of the idiotic rescue spread, the chuckles would become roars.

The bitter truth of this conclusion was more than once forced upon him before he left the Truman premises. Sam Hayman slapped him on the back. Sam was aglow with pride.

"Well, boy," he chortled, "we done a pretty good job,

if I do say it. Saved most one whole end of the main buildin' and the woodshed and the cellar out back. That ain't so bad for a volunteer fire brigade, eh? But, oh, my soul"—with a hilarious shout—"I'll never forget the sight of you luggin' old lady Maybelle down those steps! Haw, haw, haw!"

Bradford turned away, but Hayman followed him. "You see," he went on, "all hands of us thought she was out long before and over to Baker's. The mistake was on account of that hired girl of hers—Mary, you know. Seems she'd wrapped herself up in blankets and things and was up to Mrs. Truman's room door. There, bein' scared nigh to death, she fainted plumb away. The fellows, seein' her layin' there, took it for granted she was Maybelle and carried her down and across to Clem's. . . . You done a good job when you got the old lady herself, but oh, Lord A'mighty, 'twas funny! Haw, haw!"

Old Benijah Perry came hobbling up. "Well, how's the villain and the scoundrel?" he wanted to know. "I was right alongside when you came totin' her acrost that yard—and the way she laid into you and the names she called you for keepin' her from bein' burnt up! Ho, ho! I'm most dead from laughin'!"

There was more of a similar nature. Banks tried to avoid the crowd at the gate, but as he was pushing through its outskirts some one pushing in the opposite direction blocked his way. He looked up, and his eyes met those of Christopher Trent. Trent was, as always, carefully dressed, in marked contrast to the disheveled group about them.

Banks nodded and pushed on. Trent did not nod nor did he speak. The light from the still-flickering ruins shone upon his face, and he looked—or so it seemed to Bradford—disgruntled and ugly. For an instant they faced each other; then the moving crowd separated them.

The last words Banks heard before he entered the door of

the Bradford cottage were spoken by Jotham Gott. Jotham was moving down the Main Road at a rapid gait, but paused as he recognized the person behind him. His cheeks were blue and his teeth chattered.

"If I ain't got my death this night," he mumbled between shivers, "then it's a mercy! When I was turned out to go to the fire I couldn't find my pants nowheres. Everything else was right where I put it afore I turned in, but them pants—no, sir! Finally I put on a pair of old wore-out overalls, and I give you my word that gale blowed right straight through 'em, same as moskeeter nettin'. I bet you my underpinnin's icicles! If I've got any knee j'ints I don't know it. . . . Say, Banks, is it so that you toted Mrs. Cap'n 'Lijah out of the house done up in baggin' or somethin'? I heard you did. . . . Aw, hold on, can't you? I want to hear about it."

By morning Banks Bradford's sense of humor had come to his rescue. He even laughed a little as he told his mother the story. But when she, too, laughed he could not entirely conceal his feelings of humiliation and chagrin.

"Idiotic, wasn't it," he observed with a shrug. "I shall be more than ever the town joke, after this, of course. Well, a little extra ridicule won't matter much."

She was still smiling, but she shook her head. "You mustn't feel that way, Banks," she said. "People will laugh at first, I suppose, for it *was* funny. But they won't laugh long. The sensible ones will understand and appreciate what you did. If it hadn't been for you Mrs. Truman might not be living now. She knows that, and when she is herself again she can't help but be grateful."

"Oh, yes!" agreed Banks sarcastically. "She was grateful at the time. She expressed her gratitude; you should have heard her."

"Yes, I know. But I think I can understand that. She is a very vain woman, and your carrying her out in such a

state for every one to see was the very thing above all others to make her furious. She asked you to give her time to dress, you say?"

"She didn't ask—she ordered. There she was, the smoke pouring into that room and the fire close behind it, stuffing her furs and jewelry into that safe."

"Yes"—with a nod—"I should have expected her to do that. To her, life without dress and jewelry and money would not be worth living. They would be the first things she would think of at such a time, and her personal appearance next. She is an absolutely selfish and unscrupulous woman, Banks. . . . There! I didn't mean to say that. I suppose I shouldn't say it now, but it is true; I have reason to know it."

He had not heard her say it, for he was thinking of the happenings of the previous night. "I wish you could have seen her, Mother," he mused. "Her hair—why, I have always admired her hair. Last night there was scarcely any and that was gray."

"And you wonder she was angry when you wrapped her up like a mummy and put her on public exhibition! Never mind, dear. If they are laughing at you they will soon get over it; but it will be many a day before they stop laughing at her, I imagine."

He rose to his feet. "Well," he said with a grim nod, "I don't think she will call me a quitter again. I told her she was going out of that room with me, and she did!"

He called at the Tadgett shop on his way home to dinner that noon. Ebenezer was in the other back room, scraping and singing, as usual.

"Oh, Bridget Donahue,
I tell you what I'll do—

"Yes—who is it? Come in!

"You take the name of Rafferty
And I'll take Donahue.

"Why, hello, Banks! Well, how's the champion life-saver this mornin'? All creation's talkin' about you, did you know it?"

Banks replied dryly that he suspected he might be the subject of some conversation.

"I bet you you are! I ain't heard anything else since breakfast. If it wan't for you Denboro might be short one leadin' citizen. They'll be hangin' a medal on you up to the town hall some day pretty soon."

"A leather medal, you mean. Oh, shut up, Ebenezer! Don't you suppose I feel enough of a fool without being reminded that I am one?"

Mr. Tadgett put down his scraping knife and looked keenly at his visitor. "What's all this?" he demanded. "Do you think I'm foolin'? I ain't. Folks are sayin' you saved Maybelle Truman; everybody else took it for granted she was over to Clem Baker's. You was the only cool head in the gang. If it hadn't been for you she'd have been burnt up—or stifled and smoke-cured, like a ham."

"Be quiet, will you! I don't want to talk about it."

"All right, just as you say. You may not talk yourself, but you'll be talked to. Has she sent word to thank you yet?"

"Scarcely! I judge you didn't hear her thank me last night. There were plenty who did."

"Oh, I see! Yes, yes! Well, last night everybody was laughin' over how ridiculous you and she looked. Now they ain't laughin' so much; they're praisin' you up. Say, Banks, you ain't really payin' any attention to her talk and actions last night, are you? She'd been sick abed for three or four days, and last night, with the excitement and all, she went right off her head, as you might say. 'Cordin' to tell, she's

pretty sick now. Elizabeth Cartwright and the doctor and the rest they're worried about her. . . . You ain't seen Elizabeth since the fire, I presume likely?"

"No," said Banks shortly.

"Well, she's busy, I suppose. I see her for a minute—just after you'd gone home, 'twas. She was lookin' for you; wanted to thank you for savin' her grandma, I judged. She asked me a lot of questions about it."

Banks said nothing. Ebenezer went on.

"I see Chris Trent for just a minute. He was over home, to Ostable, and he never got to the fire till 'twas out. Funny thing, too, that was," he added, rubbing his chin with the scraping knife. "She was talkin' to me when he came alongside. He said somethin' to her, and she hardly answered him. Just turned on her heel and walked off. He looked after her ugly enough, seemed to me. Them two ain't had any row betwixt 'em, have they? . . . No? Well, I wondered."

Banks did not linger long in the shop. As he was leaving Tadgett caught his arm.

"By mighty!" he exclaimed in an awe-struck tone, "I almost let you get away without sayin' a word about it. And it's been in my mind ever since I caught a glimpse of you comin' across the yard with Maybelle. That camp-meetin' vision Sheba had—the one she was took with that very night when you and Susannah Simpkins was havin' supper at our house; do you remember? Sheba gave out that she saw you with a woman, a strange-lookin' woman, and you was huggin' her in your arms. Well, when I see you fetchin' out Mrs. Cap'n 'Lijah that vision flashed over me. It did, by the everlastin'!"

"Oh, pshaw! Be sensible, Ebenezer!"

"Ain't it sensible? Why ain't it? You had her in your arms, and if she wan't strange lookin' I never see anything that was. Yes, and Sheba saw smoke—don't you know she

said she did? Banks, I don't know's there ain't somethin' *to* those visions of hers, after all."

Before that day and the next were over Banks Bradford was forced to change his mind concerning the effect which his absurd rescue of Mrs. Truman was to have upon his standing in the community. Almost every person whom he met had something to say about his coolness and grit. There were jokes and some laughter, of course, but with them praise and appreciation. People of standing in the town came up, shook hands with him and said things which were pleasant to hear. He did not accept the praise seriously and made it a point to laugh more heartily than any one else at the funny side of the adventure. But—well, at least the affair had not done him harm.

Captain Abijah surprised him by dropping in at the office —the first time he had crossed its threshold since the interview following his nephew's resignation from Trent's employ. The captain offered no explanation for calling. He talked about the fire, of course, and chuckled grimly when he mentioned Mrs. Truman.

"I've read considerable," he observed, "about a body bein' so scared and worked up that their hair turned white in a single night, but I never saw it happen afore. You've got yourself talked about again, son. Little habit of yours, that seems to be."

Banks smiled one-sidedly. "It does, that's a fact," he admitted. "I seem to have the faculty of getting in wrong with my fellow citizens."

His uncle's brows puckered. "I wouldn't say you'd got in wrong, exactly," he observed. "Most everybody I know seems to think you did a pretty good job. Hettie's prouder of bein' a Bradford just now than she's been for a long spell. I heard her tellin' Rinaldo Bassett that she wasn't surprised —you acted just the way any sensible person might know your father's son would act."

"Humph! She hasn't talked with Mrs. Truman, that's evident."

"Nobody's talked with her—nobody except her granddaughter and the doctor. She's a pretty sick woman, I hear. She was sick afore the fire started, and the shock and all the rest of it have made her sicker still. It's her heart they're afraid of. She's still over in Clem Baker's spare room; they don't dare move her. You moved her, though! Ho, ho! Your mother tells me when you broke in the door she was busy stuffin' her duds into a safe."

"Yes, she was."

"Well, she must be glad to know the safe came through all right; wasn't hurt a mite, they tell me. She locked it, I suppose, afore you made a package out of her."

"No; I locked it. She might have, if I had given her time—but I didn't."

"Ho, ho! Good work! That's the way I like to see a man act. You've got the Bradford backbone, I guess, after all. Don't you worry about the names she called you afterward. She was mad, but probably she'll get over it. Her kind of woman is pretty apt to think more of the fellow that knocks her over the head. Queer, but it's so. Why, one time I saw a Kanaka kick his wife halfway across their shanty—jealous of me, he was, you know—and yet when I started to take her part and kick *him* she was goin' to stick a knife into me. . . . Humph! Don't know why I told you that, I'm sure. Good thing Hettie wasn't around, eh?"

He had turned to go before he referred to the subject Banks had been expecting to hear. "Your mother give you the word I left about the merger bein' called off?" he asked.

"Yes, she told me."

"Surprised, were you?"

"Not so much. You remember my telling you I very much doubted its ever going through."

"Um, ye-es, I remember. And I remember tellin' you

that in my opinion there was somethin' mighty queer behind it all. Can you tell me now what reason you had for thinkin' it wouldn't go through?"

"No, Uncle Bije."

"Huh! . . . Well, so long, boy. I—er—I may have a little job for you pretty soon; looks as if I might. Think likely you won't be too drove up with business to handle it for me?"

"I'm sure I shan't be. And I'm ever so much obliged, Uncle Abijah."

"That's all right. It's a kind of private thing. You won't talk about it outside, of course?"

"No, Uncle Bije."

"No," commented the captain dryly. "I know darned well you won't! I'm beginnin' to believe you can know more and say less than any other man on earth. . . . I'll see you to-morrow or next day, probably."

Banks went home that night in a far happier mood than for weeks. And at the post office next morning he found something which made him happier still. This something was a note from Elizabeth Cartwright—brief, formal, but still, in a way, satisfactory:

DEAR MR. BRADFORD,

I am writing this because I want you to know how grateful I am for what you did at the fire the other night. I realize perfectly well what might have happened if you had not been so cool and brave.

Grandmother realizes it, too, I am sure, although I am afraid she was too excited and humiliated to say the things she should have said. Please don't pay any attention to those she did say; she did not mean them.

She would be glad, I know, to have me thank you, and that is what I am trying to do now. She can't do it herself, for she is very, very ill. I am frightfully worried about her condition, and so this note is short and

I am afraid, rather incoherent. But I *do* thank you so much.

Yours gratefully,
ELIZABETH CARTWRIGHT.

Banks read the few lines over and over. She, at least, did not consider him a joke. And she had written. She could not hate him, or she would not have done that. His blackest cloud was showing a silver edge. He whistled as he sat at the tambour desk. And when Hezekiah Bartlett came in, hailing him as the "bundle boy" and wanting to know what his price would be for doing up and shipping half a dozen other Denboro householders, he laughed quite as heartily as the old man himself.

But neither he nor others laughed much longer. The farce was rapidly becoming a tragedy. Reports from Clement Baker's spare room grew less and less encouraging. And there came an evening when Cousin Hettie burst into the Bradford sitting room to announce that she was the bearer of the most dreadful news.

"I declare," gasped Hettie, "I don't know how to break it. It's all for the best, I suppose—that's what we're told to say—and flesh is grass and cut down and withereth, and the like of that. But when I think of some folks—that Payson person, for instance, sitting up in my best room, poking fun at the Franklin grate that I let him have just out of the kindness of my heart and that I've spent as much as four dollars on since December—when I think of such as him, healthy and strong and living along and eating three meals a day and being paid seventy-five dollars a month, and we taxpayers having to foot the bill, and—"

Margaret broke in. "What is it, Hettie?" she demanded. "Come, come! Tell us."

Cousin Hettie straightened her thin shoulders. "I am telling you," she declared with dignity. "What I've been

trying to do is break it gentle, but if you'd rather be shocked, then shocked you are to be. Mrs. Cap'n Elijah Truman has passed to her reward. She died at half-past six this very night."

CHAPTER XXII

DENBORO was cooling down after a feverish two weeks. As a usual thing the winter months were dull and uneventful, merely a sleepy interlude, a period of semi-hibernation, between the end of the cranberry harvest in the fall, and the spring, with the beginning of the mackerel season and the preparation for the summer influx of boarders and cottagers. This winter had been a marked exception. The bank merger which, after all the surmises and wild prophecies, had come to nothing; the gossip concerning Banks Bradford and his losing his position as attorney for the Ostable Bank; the great fire and its accompaniment of sensational happenings; then the sudden death of Mrs. Capt. Elijah Truman; all these had given the town sufficient to keep its temperature high. Now, a fortnight after the Truman funeral, there was a drop. At the post office, at lodge meetings and sewing circles, they were beginning to get back to normalcy, to speak of everyday matters, such as whether or not the hotel would build the addition it had long contemplated, and to resume discussion concerning the amount of salary to be paid the principal in the high school.

Of course the Truman name was still frequently mentioned. The amount of her estate and just how wealthy Elizabeth Cartwright, her sole heir, would be were unfailing subjects of speculation. Then, too, the fact that Elizabeth had chosen Judge Bangs as her business adviser was of great interest and the cause of surprised chatter. Every one had taken it for granted that Christopher Trent would act in that capacity, but she and Mr. Trent were, apparently, not as intimate as they had been during her grandmother's life. There were all sorts of stories drifting about. When

he and she met, so it was said, she was very cool, even distant. At the funeral he had ridden in the carriage with her, and had been one of the little group of intimate friends and mourners beside the grave, but now, when she was temporarily occupying a suite of rooms at the Malabar Hotel, he never called. No, that was not exactly true: Rinaldo Bassett reported him as having called twice, but each time she had seen him only in the lobby and he had remained but a very short time. "Chris was lookin' pretty sour and out of sorts," according to the Bassett estimate.

Banks Bradford had not spoken with her since they parted at his office. He attended the funeral, although his mother did not. He had begged her to. "The whole town will be there," he urged, "and people will think it strange if you aren't with me."

She shook her head. "No, Banks," she said, quietly but firmly. "You will go, of course. You must, for Elizabeth's sake; but I shan't."

He was close to losing patience. "Mother!" he remonstrated. "I know your opinion of Mrs. Truman, and—well, perhaps it wasn't altogether wrong; but surely you won't carry your prejudices beyond the grave. She is dead now."

Margaret sighed. "It isn't that," she said. "It is only that—well, if I went I should feel like a hypocrite. No, dear, you don't know why, of course; but she would know—and understand."

Possibly—but he, himself, was far from understanding. Her attitude toward Maybelle Truman had always been a source of perplexity to him, coupled with a trifle of resentment. Granted that the widow of Captain Elijah had been worldly and selfish and vain—he was willing to grant that now—and granting, too, that for a time, while he and Elizabeth had been intimate, his mother, like most mothers under such circumstances, might have been a little jealous

—for her to carry her dislike of the dead woman to such a point was inexplicable. Margaret Bradford was not a person to hold spiteful grudges. She was always charitable and forgiving and tolerant. For every one—even Cousin Hettie at her irritating worst—she found excuses. What conceivable hypocrisy on her part could there be in attending the funeral? There was some secret behind all this—she had, practically, admitted as much. The thought that his mother had a secret which could not be shared with him was distinctly unpleasant and disturbing.

At the services in the crowded church, where he sat in one of the rear pews, and again at the cemetery, his eyes saw clearly but one person—Elizabeth. She came up the aisle on the arm of old Captain Hall, whose wife was one of Mrs. Truman's few intimates among Denboro's "all-the-year" round residents. Christopher Trent followed with Mrs. Hall. Banks found a wicked satisfaction in the thought that Trent was not her escort. There could not be truth in the rumors, as repeated by Mrs. Simpkins, that she and he were "as good as engaged." And, perhaps, a bit in Tadgett's surmise that they had disagreed—quarreled. Instead of listening to the minister's eulogies upon the deceased, he drifted into all sorts of vague speculations, dreams.

At the cemetery, forlorn and bleak that gray afternoon, he saw her standing by the open grave, a slim, pathetic figure in black, the wind whipping her skirts about her ankles. She looked so lonely, so forsaken, so in need of comfort, protection, love. He walked home, his head bent and his teeth again set upon the resolve that he would not give her up without a struggle. He loved her—he believed she loved him. Why shouldn't it end happily, as it did in the books? Then he remembered that she was now an heiress, rich in her own right; and he—why, he was as far from success as he had been when he came to Denboro.

What had he to offer her? No, this was reality, not fiction.

He wrote a letter of sympathy next day. He tried hard to make it impersonal, so far as any expression of his other and deeper feelings were concerned. He wrote as a friend, longing to be of service, and so sorry for her in her great trouble.

No answer came; of course, he did not expect any. He plunged into work, Solomon Dobbs' cranberry case and his uncle's new commission, the settling of a small estate of which Captain Abijah had been one of the trustees. The captain's calls were regular now. He came to the office almost every day and from him Banks learned how Elizabeth's affairs progressed.

Abijah, like every one else, was very much surprised when she put those affairs into the hands of Judge Bangs.

"I don't understand it, boy," he said, with a puzzled frown. "I don't understand it at all. Her grandma and Chris Trent were as close together as scales on a herrin'. 'Lijah and old Ebenezer Trent were partners. She was interested in the same investments that Chris is—those Western concerns and all that. . . . What makes you look that way? Goin' to say somethin', was you?"

"No, Uncle Bije."

"Oh, I thought you looked as if you was. Well, and besides, Maybelle had stock—had a good deal of it—in the Ostable National, Chris's own bank. Now you'd think, wouldn't you, that if the Cartwright girl turned to anybody to help her straighten out her grandmother's estate 'twould naturally be Chris himself? Especially as, according to what folks was sayin' a while ago, she and he were keepin' company, plannin' to marry, maybe? Yes; well, instead of that, when she wants help, she goes to Bangs, who has always been lawyer for our bank and never had anything to do with the Truman crowd. Why? Just tell me why, will you?"

"I can't, Uncle Bije."

"Humph! I guess you can't, nor anybody else. Not even the judge; he was as surprised as the rest of us when she came to him. Well, he's found the will, finally. Told me so himself, this mornin'. And where do you suppose it was?"

"In the Ostable Bank vaults, I suppose. Mrs. Truman had a safe-deposit box there. Elizabeth told me that, I think."

"Um-hum. Yes, she did have a box there, with her securities and stocks and all that in it. But there wan't any will along with 'em. There had been one; Elizabeth had seen it there. But Maybelle or somebody must have took it out. Finally, when Bangs was beginnin' to get worried, the Cartwright girl found a new will in that safe in her grandmother's bedroom, the one she was stuffin' things into when you broke in on her the night of the fire. Good thing that safe was saved whole, wasn't it?"

"Yes, sir. That was good luck."

"Lucky enough! Seems Elizabeth was goin' through the things in that safe and, in one of the drawers, on top of a whole lot of other papers, she found a big envelope with her name on it. Inside the envelope was the will, just a sheet of paper in Maybelle's handwritin', sayin' that she left everything she possessed to her granddaughter, Elizabeth Cartwright. 'Twas signed by her, of course, and witnessed by two of the servants and Eliab Gibbons. I judge, from what Eliab tells me, that none of the witnesses really knew what he or she was witnessin'. Mrs. Truman just called 'em in, signed some sort of a paper, and asked them to put their names alongside. Queer sort of a will for a shrewd woman like her to make, but bindin' enough, so Bangs says. Elizabeth was the only direct heir, anyhow, and she's sole executor. She ought to be pretty well fixed for the rest of her days, I should imagine."

Banks nodded. "Do you see her often, now that she is staying at the hotel?" he asked.

"No. That is, not to speak to. We've never been very well acquainted. She looks pretty white-faced and peaked, poor girl, and no wonder—all alone in the world. You haven't been around to call on her, have you?"

"No, sir."

"Hum! . . . Well—oh, all right! I didn't know. There was a time there when you and she were pretty sociable, as I remember."

Banks made no reply. He was bending over the papers on his desk. His uncle regarded him keenly, then turned on his heel and left the office.

The evening of the following day, after supper in the Malabar dining room, Captain Abijah was alone in his sitting room on the second floor, reading the morning *Herald* and smoking a cigar. When his reading and the cigar were finished, he intended going over to the lodge room above the post office. There was a knock on the door and he looked up.

"Come in!" he ordered. The door opened and Abijah, turning and peering through his spectacles, rose to his feet.

"Why—why, good evenin'!" he exclaimed, surprise in his tone. Elizabeth Cartwright was standing in the doorway. She had apparently just come from her own room on the floor above, for, although she was carrying a small hand bag, she wore no coat or wrap.

"Good evening, Captain Bradford," she said. "Are you alone?"

"Eh? Yes—yes! Come in, come in!"

"You weren't going out? Or expecting any one?"

"No, indeed."

She entered the room, closing the door behind her. "Then, I wonder," she said, with some hesitation, "if you could spare me a few minutes? There is—there is some-

thing I should like to talk with you about, if you really aren't busy."

He assured her that he was not in the least busy, drew up a chair and begged her to be seated. She accepted the invitation.

"Let me take your bag," he urged, extending a hand. She smiled faintly and shook her head.

"No," she said. "Thank you, but I shall need the bag. You see, there are some papers in it that—well, they are my excuses for troubling you, Captain Bradford."

Abijah looked at the bag, then at her. He could not imagine what she meant.

"Oh!" he muttered, vaguely.

"Yes, I shall try not to take any more of your time than is necessary. I thought—well, I found these papers in the safe which was in grandmother's room. Of course, most of her important certificates and securities were in her box at the Ostable Bank, but in this small safe she kept her more personal things, letters and so on. There were ever so many of them, four or five compartments crowded full. Judge Bangs has taken charge of the contents of the safe-deposit box, but these were so—so intimate, that I felt sure she had rather I looked them over by myself, before any one else saw them."

She paused. Captain Abijah was completely at sea. Her manner was nervous and hesitant, yet she was very serious and, unless his judgment was at fault, anxious and—yes, fearful. But fearful of what? And why had she come to him with Mrs. Truman's private and personal letters, papers, whatever they were?

"Sure! That was just right, of course!" he said, for the sake of saying something.

"Yes, I am certain that is what she would have wished me to do. And that last day—a few hours before she died," with a catch in her voice, "she said something to me

about certain of those papers which—which I couldn't understand then and I—I am not sure that I understand now. At least," with a sudden tightening of her fingers upon the bag in her lap, "I *hope* I don't understand!"

"Eh? . . ." in amazement. "You hope?"

"Yes! Oh, yes!" Then hastily, "Please don't ask me what I mean. Perhaps I don't mean anything—or have no real reason for meaning it. I'll try and explain a little."

She opened the bag and took from it a packet of folded documents, secured by rubber bands. Under these bands was tucked a slip of paper with something written upon it, the captain could not see what.

"Captain Bradford," she went on, quickly, "your brother was Grandfather Truman's and old Mr. Trent's partner in the shipping business in Boston, wasn't he? Yes, I shouldn't ask that; I know he was."

"He was—sure! Trent, Truman and Bradford, that was the firm name along at the last of it. Silas Bradford was my brother. That's his picture over yonder on the wall."

She turned and looked for a long interval at the crayon enlargement hanging in the place of honor above the sofa. Abijah, too, looked at it, and there was pride in his voice when he spoke.

"There he is," he said. "I keep that hung up there, as a reminder of how smart and fine a man one Bradford was, and," with a rueful smile, "how far astern of him his brother has always kept, in spite of all his tryin'. But when my nephew, Banks—his son, of course, you know—went into the law business I had a copy of that picture made and hung up in his office where he could have it always in front of him. Probably you've seen it there."

"Yes," she said, absently. "Yes, I have. They—they are very much alike, aren't they?"

"Humph! They *look* alike, that's a fact. As for the rest of it—well, it's too early to tell that yet."

She turned away from the portrait and sat, holding the packet of papers in her hands. And those hands were trembling slightly. Abijah Bradford noticed that.

"Well?" he hinted, after a moment. "About those things you've got there? You wanted me to see 'em, did you?"

"Yes. . . . Yes, I thought you ought to see them. I was sure no one else should—no one but a Bradford, I mean. Captain Bradford, your brother was in command of a ship just before he died; out there in San Francisco, wasn't it? I think Banks—your nephew, I mean—told me his father died there."

"Yes, he did. Shot, by accident, he was. His ship was burned at sea. No fault of Silas's, you can bet!" with emphasis.

She was still looking down at the packet of papers.

"The name of that ship was the *Golconda,* wasn't it?" she asked.

"Yes."

She laid the packet upon the table. He adjusted his spectacles and bent to look at it. Written in ink upon the slip of paper held by the elastic bands were the words: "*Golconda* Matter. Strictly Private."

He read and then looked up. She had risen.

"What's all this?" he blurted. "What do you want me to do with those things?"

"I should like to have you look them over, if you will, please."

"But they're marked 'Strictly Private.' Your grandmother marked 'em so, I suppose. Do you think I—anybody outside the family, I mean—ought to—to—"

"Yes, I do. I think you should. You will understand why when you have read them. And, afterward, perhaps, you may wish to show them to your nephew. I don't know about that. They may be—oh, I hope I am wrong about what they mean! I don't know about—about ships and

business and such things, of course, but I—I— Please take them and read them, Captain Bradford. Then, if they are what I am afraid—I mean if they are important, I will see you again and we can decide what is right—what to do. Thank you very much. . . . You won't show them to any one else, will you? Any one except Banks, I mean? Or Mrs. Silas Bradford, perhaps? . . . You won't?"

"Of course, I won't! But what in the world— Here, don't go! I'll read 'em now, if you'll wait."

She did not wait; she went immediately. Abijah whistled between his teeth. Then he removed the straps from the papers she had left and began reading.

Banks had just arrived at his office, had unlocked the tambour desk, and was inspecting the morning mail—a note from Hezekiah Bartlett was the only item of importance in it—when the door was flung open. He looked up, expecting to see Bartlett himself, or perhaps Mr. Tadgett. But it was Captain Abijah who strode in and one glance at his face caused his nephew to start to his feet and cry out in alarm.

"Why, Uncle Bije!" he exclaimed. "What is the matter? What is it?"

His uncle's first move was to close and lock the door. Then he crossed the room, seized a chair by the back and swung it into place at his nephew's elbow. He sank heavily into it, his legs a-sprawl, his big hands hanging loosely down, his head bent. He had not removed his hat, but now as he brushed it off and it fell to the floor, Banks noticed that the hair on his forehead was wet with perspiration.

"Uncle Abijah," he persisted, laying a hand on his shoulder. "Uncle Abijah, what is it? Are you sick?"

The captain raised his eyes. He looked tired and haggard and old.

"Eh? Sick?" he repeated, vaguely. "No, I guess I ain't

sick. Wouldn't be any wonder if I was—but I'm not. I haven't slept a wink all night, that's all."

"But why? What has happened?"

"Happened! . . . Everything's happened! All hell has happened! There, there!" with a sudden flash of impatience. "Stop pawin' me and askin' questions. I'm goin' to tell you. I've got to! It's what I came here for!"

He reached into the pocket of his coat and took from it the packet of papers which had been left with him the evening before. He threw them on the desk.

"There it is, the whole of it," he said, wearily. "Those things were brought to me last night. The Cartwright girl came to my room with 'em. She found 'em, she said, amongst Maybelle Truman's private papers in the safe that she had in her bedroom. She hasn't shown 'em up to anybody else, and you and I can thank God for that; but I give you my word if I'd known what I was goin' to find when I commenced lookin' 'em over I'd have chucked them into the stove. Yes," desperately, "and chucked myself off the wharf—I don't know as I wouldn't!"

He put his hand before his eyes and groaned. Banks looked at him and then at the papers upon the desk before him. He read what was written upon the slip.

"'*Golconda* Matter. Strictly Private,'" he read aloud. "Why, what—"

His uncle interrupted him. "There, there!" he cut in, removing the hand from his forehead and throwing his big body back in the chair. "Wait! I'll behave myself. This is no way for a grown man to act, I know. But, Banks boy, I've been all shook to pieces. All my life long, or ever since he and I were kids together, I swore by him. I bragged about him and counted on him. He was a whole lot more than just a brother, he'd got to be a—a Lord A'mighty, sort of, I guess; I worshiped him. And so, now,

when I know what he really was, I—I take it mighty hard . . . Yes, I do!"

"Uncle Bije! . . . I don't know what you mean, of course. Is it—is it *father* you are talking about?"

"Yes! Good God, yes! That's who 'tis! Silas Bradford, my brother and your father! I thought he was an honest man, straight and square as he was smart and able. He wasn't; he was just a plain state's prison crook. A crook, by the everlastin'! He and his partners! They were all crooks together!"

He struck the desk with his clenched fist. Banks stared, aghast. "Uncle Abijah," he demanded, "are you crazy?"

"No such luck! I'm sane enough. . . . Huh!" with a shrug of disgust. "I don't act very sane, I'll give in to that. I meant to come here and—and break this thing to you gentle; meant to prepare you for it; and this is how I've done it! . . . Well, you're a man, too, and you've got to face it. . . . Don't ask any more. Read those devilish things," pointing to the papers. "Then we'll talk."

Banks opened his lips to speak, then changed his mind, took the uppermost of the folded documents from the packet and began to read. He read it to the end, then, after a moment, took up the next and read that. He read them all.

The first was an agreement, signed by Ebenezer Trent, Elijah Truman and Silas Bradford. It concerned the last voyage of the ship *Golconda,* owned by the firm of Trent, Truman and Bradford. Under the terms of the agreement, the *Golconda,* under command of Silas Bradford, was to sail from the port of Boston on a specified date—the year, in which, later on, Silas had died. Ship and cargo were heavily insured, the amount of insurance stated. Provided she never reached San Francisco, the port for which she had cleared, the responsibility and blame for her loss was to be borne equally by the three partners, this hereby agreed to and understood by each of the three, and the

insurance, when collected, was to be used for the benefit of the firm. The clause concerning the sharing of blame and responsibility was underscored and, beside it, apparently as an additional precaution, were the initials "E. T.," "E. T." and "S. B.," in differing handwritings.

The second paper was a letter, with the name of a San Francisco hotel printed at its head. It was from Silas Bradford to his partners and in it he stated that he had carried out his share of the agreement which they had all signed and of which, as they knew, he had a copy; and he expected and relied upon them to stand by theirs. "Of course you will stand by it," he had added, "but I want you to thoroughly understand that, if there *is* any trouble—and I don't see why there should be—I won't be the scapegoat. We are all in this together, don't forget that." There was a postscript, obviously hurriedly added: "The only person who may be a nuisance is the second mate. He has borrowed fifty dollars from me since we were put ashore here and I didn't like his looks or manner when he asked for it. Look out for him."

Beneath this letter was a list in Elijah Truman's handwriting, of payments made to certain people, with the notation, "Settling all claims in full." The items were: "Abijah Bradford, $1,000. March 10, 1883. Margaret Bradford, $1,500. March 10, 1882. Abner Bradford, $6,000. August 3, 1883."

Captain Abijah, looking over his nephew's shoulder, put a finger on the third item. "See that, boy!" he growled. "I had a thousand in the Trent, Truman and Bradford firm and, when Ebenezer and Elijah were gettin' ready to wind up the business, they paid it back to me. They paid your mother fifteen hundred for her share, all she was entitled to, they said—and it did look so at the time. But Uncle Abner, Hettie's father, he only put a thousand in, same as

I did. Why did they give him six times as much? Eh? Unless he knew or guessed—somethin'?"

Banks, pale and agitated, looked up from his reading.

"Don't you remember," he asked, "how odd Cousin Hettie has always acted about this *Golconda* business? And how queer she was when you and I had had our talk together, in your room, soon after I came back here to live? She seemed frightened and suspicious, very anxious to know what secret we had between us. . . . Do you suppose she knows—has always known or suspected anything like—like this?"

"I don't know. . . . Maybe. . . . Abner Bradford was my dad's brother, but he was different from father as dark is from day, and what he wouldn't do to get or save a dollar is somethin' I'd hate to have to make a bet on. And Hettie is just like him. No, I doubt if Hettie *knows* much—Abner was too cagey a bird to tell even her—but she's shrewd and she may have guessed a little. Well," with a savage growl, "I'll find out how much she knows and find it out in a hurry. You can leave Hettie to me!"

The fourth, and last, paper in the packet was another signed agreement. Ebenezer Trent and Elijah Truman agreed to pay one Henry Todd, whose signature, with theirs, was appended, a thousand dollars yearly during the period of his life, "for services rendered."

"And Henry Todd was second mate of the *Golconda* that voyage," put in Abijah. "He is the one Silas speaks of as 'liable to be a nuisance,' in that letter of his you just read."

Banks nodded. "The other night, over at Tadgett's," he said, "Mrs. Simpkins was speaking of him. He was some relation of her husband's. I remember now she said it was always a wonder to her and others, that he could afford to live in idleness. She mentioned—I remember it now—that he was with father on that ship."

He dropped the final papers upon the others. The two

men looked at each other. Abijah seemed to be waiting for his nephew to speak, but he did not. He sat there, picking absently at the corner of the blotter upon the desk and gazing at the portrait of his father upon the wall. The captain bent toward him.

"Well?" he queried, hoarsely, "well, Banks? You see, don't you? You understand what it means?"

Banks drew a long breath. "Yes, Uncle Bije," he said, slowly. "Yes, I—I'm afraid I do."

"Afraid! You know you do! It's plain enough. Those rascally partners of his coaxed Silas into burnin' the *Golconda* for the insurance money. And he—he put the dirty job through for 'em! It's all there, just as plain as print. A blind man could see it!"

"There can't be any mistake? It couldn't mean anything else?"

"Of course it couldn't! Don't you suppose I hoped it might and prayed it might? Do you suppose *I* believed it until my common sense made me? Oh, well! What's the use? There it is! We've *got* to believe it!"

"But why—why did father do it?"

"Why? Why, for what that kind of thing is always done for—money! And, in a way it explains a lot. There was some talk when it happened. If anybody but Silas Bradford had captained that craft there might have been more; but nobody believed *he* was anything but straight. The firm was on the ragged edge of break and they risked the crooked work and got away with it. Probably the cargo was all hokus. Trent and Truman may have stolen the genuine stuff—and sold it, for what I know. And that, and the insurance money, besides savin' 'em from failure, gave that pair their start out West, later on. It made 'em rich men in the end, darn 'em! And poor Silas, the fellow they made the monkey of, died. That's all he got out of it. . . . Well," with a snap of his teeth, "perhaps 'twas a

good thing he did die. . . . That's a terrible thing for me to say, but it's what I've been thinkin' half the night through. Silas Bradford! My brother! This has cut the ground from under me, boy! I don't think I'll ever get over it."

He covered his eyes with his hand and groaned again. Banks was still looking at the portrait on the wall.

"I wonder why she kept these things all this time," he said, slowly. "Why didn't she, or her husband, get rid of them long ago? They were the only evidence there was and I should have thought—"

Abijah broke in. "Yes, yes, so should I have thought," he snapped. "But I guess likely I can see why. That—that devilish agreement now! There were other copies of that. Silas had one—he says so in that letter; and probably old Trent had another. They didn't any one of 'em trust the other two. And after Silas was killed, Lije Truman hung on to his copy, and his widow did when he died; and, most likely, Chris Trent has got one hid somewheres. Either Maybelle or Chris could hold it over t'other in case anything did come out. They were all in it together and here was proof that tied 'em in. The Cartwright girl told me that her grandmother, in her last sickness, told her somethin' about takin' care of those papers. . . . Oh, it's a thin explanation, I grant you. *I* don't know why they were kept! I don't care! There they are—and we've seen 'em, Lord help us!"

Banks was still picking at the blotter.

"Why did Elizabeth bring them to you, I wonder," he murmured, thinking aloud.

"Eh? Why, because she thought I ought to see 'em, I presume likely. I—and you. She said I could show 'em to you, and to your mother, if I thought best."

"Yes; and then what? What does she expect us to do, Uncle Abijah?"

"Do! There's nothin 'to be done, at this late day. She

said she'd talk with me again sometime. I don't know what about."

"I was just wondering—if—"

"Yes? What?"

"I was wondering if she had an idea of—of making some sort of restitution; paying back the money—or anything like that."

"Rubbish! Who could she pay it back to? And how—without draggin' her grandfather's reputation and Maybelle's and Trent's in the dirt? No! If she's got any such crazy notion as that she'll have to get rid of it. She'll have to, for her own sake and yours and Margaret's and mine, if for nothin' else. The name of Bradford has been clean, so far as I know, since there was a Bradford in this part of the country. It'll be kept clean, if I have anything to say about it. . . . Besides," doggedly, "it'll take more than these darned papers to make me believe Silas wasn't dragged into the mess by main strength and against his will. He was—why, the whole county knows what he was! I wish to God I could find out the whole ins and outs of this! I will, if there's any way possible. I'm not satisfied yet. If anybody knows more than I do I'll find it out. You hear me."

His fist struck the desk again. Banks said nothing. The captain regarded him with surprise and stern disapproval.

"Honest, boy," he grumbled, "you astonish me. This cursed thing has shaken me all apart. I thought you'd be worse off than I am. He was your father! Your own father! And here he is mixed up in the meanest, dirtiest crime a salt water man can be mixed up in. Settin' fire to his vessel for the insurance! And you just set there and—and—"

"Hush, Uncle Abijah! I feel it as keenly as you do, be sure of that. It is only that—well, perhaps I am not as completely surprised as you are." He paused, and then added: "For some time I have wondered if there wasn't

something—queer—in father's history. About his sudden death and—and other things."

The captain gasped. "You've wondered *that!*" he cried. "For heaven's sake, why?"

"Because—well, because of mother. She has never told me much about father. When I have asked questions concerning the latter part of his life she has never told me a great deal. She—it seemed to me that she hasn't liked to talk about him. And, besides, there is another thing—well, I guess I won't speak of that. It probably hasn't anything to do with the *Golconda.*"

"Well? Come! What is it?"

"Nothing, perhaps. I can't tell you, Uncle Abijah."

His uncle did not press the subject. He was frowning deeply and it was obvious that what he had just heard had aroused a new suspicion in his mind.

"Banks," he demanded, very earnestly, "do you suppose Margaret knows—has known all along—more than we do about all this?"

"I am not sure. I think now that she may have."

Captain Abijah sprang to his feet.

"I'll settle that inside of twenty minutes!" he vowed, fiercely.

Banks, too, rose. He caught the captain's arm.

"Uncle Bije," he ordered; "wait! If you are going to mother now, I don't want you to."

"Why not? If she knows anything—anything at all—I'm goin' to know it, too. Ain't I got the right, for the Lord's sake?"

"Surely you have. But perhaps I have even more right. I had rather see her first—alone. I'll go home now. You can come there a little later. We will be waiting for you."

Abijah hesitated. His jaw was clenched and his fists were jammed into his coat pockets. Then with a shrug he turned away.

"All right," he growled. "Go and see her, but don't stop by the way. I'll be at your house in half an hour."

"Thank you, Uncle Bije. Where will you be in the meantime?"

"Be? I'll be havin' a heart-to-heart talk with Hettie. If *she's* been holdin' back anything all these years she won't hold it any longer. I'll get the last word out of her if I have to shake it out. . . . In half an hour then."

He strode out of the office. A minute or two later Banks went out also.

CHAPTER XXIII

HE met several acquaintances during the walk from the office to the cottage on Mill Road. They bowed to him, two or three hailed him; one—it was Hayman—would have stopped to chat if he had received the least encouragement. But Banks, although he returned the bows and answered the hails, was scarcely conscious that he did so. Afterward, had he been asked to name the persons whom he met, he could not have done it. Outwardly he was quite himself; beyond the obvious fact that he was a trifle preoccupied and in a hurry, Mr. Sam Hayman noticed nothing peculiar in his manner. He agreed that it was a particularly fine day for the time of year, smiled pleasantly and hastened on, and the middle-aged undertaker and fire chief, who was still suffering rheumatic twinges in consequence of the cold he had contracted at the Truman fire, looked after him and envied his youth and good looks. It was wonderful to be twenty-six, strong, healthy, and care free.

But Samuel's envy might have been greatly lessened had he been able to look behind the smiling Bradford mask and read but a few of the thoughts whirling in the Bradford brain. They were so many and they whirled so fast! Captain Abijah had made an amazed and shocked comment upon his nephew's coolness in the face of the thunderbolt which had descended upon the family and set its ideal tottering. Banks had been cool then—cooler than his uncle, at least—for it was true that the exposure of the *Golconda* plot had not crushed him as completely as it had crushed Abijah.

He remembered his father only as a small child remembers. All his life the fact that he was Silas Bradford's boy

had been drummed in his ears, not only by Cousin Hettie and Uncle Bije, but by all adult Denboro. Long ago he had become despairingly reconciled to the apparent fact that, no matter how hard he might try, he could never be the paragon of perfection which his father had been. Yet that father was not, as he was to these others, the hallowed memory of a flesh and blood personality; he was, to his son, but a shadow, although, of course, a very wonderful and revered shadow.

Therefore the revelations contained in the papers hidden in Mrs. Truman's safe had not had the effect upon him that they had upon Abijah. The latter had founded his life upon that of his brother. Silas had been, to him, a veritable idol, a king who could do no wrong. And, this particular wrong was, in the eyes of the retired seaman, the meanest, most contemptible of all crimes, the carefully planned destruction of a ship by its commander. Abijah Bradford could have endorsed murder sooner than that. No wonder he refused, even yet, to believe absolutely. Banks was forced to believe, and he was disillusioned, humiliated and ashamed. Abijah was all these and more—he was heartbroken.

And, too, Banks' astonishment was not as entire and paralyzing as his uncle's had been. For a long time, for years, he had noticed that his mother was always reticent when his father's name was mentioned. And, of late, he had been led to suspect that her dislike of Mrs. Truman might be founded, in some way, upon past happenings connected with Silas Bradford's history. Mrs. Truman had said that she knew his father. She had said it to him, and to Elizabeth. . . . Well, perhaps, now, at last, he was to find out what it all meant. He would. If Silas Bradford's widow knew more than her son now knew—even though the knowledge might add to the humiliation and shame—that son must share the knowledge.

She was in the dining room, hemming a tablecloth, when he came in. She looked up in surprise.

"Why, Banks!" she exclaimed. "What brings you home at half past ten in the morning? Did you forget something?"

He shook his head. "No, Mother," he said. "I came to have a talk with you."

He threw off his coat, pulled forward a chair and seated himself beside her. She had dropped her sewing and was gazing at him.

"Banks!" she cried, anxiously. "You look pale—and queer! What is it?"

"I am going to tell you, Mother. You must listen at first, while I tell you what I know. Then," very earnestly, "I want you to tell me what *you* know—all of it."

The tablecloth fell from her lap to the floor.

"What I know!" she repeated, slowly.

"Yes, just that. I am sure you know a great deal. Mother, Uncle Bije has gone to see Cousin Hettie. He thinks she knows—well, something. He is coming here directly from her house. I hope you and I may have our talk—part of it, at least—before he comes. So you will listen and not interrupt, won't you?"

Her eyes met his for a long instant. The color was fading from her cheeks.

"You will listen, Mother, until I have finished?" he said, again.

"Yes, Banks. . . . Yes, of course! Is it—you frighten me!"

"There is nothing to be frightened about. I am almost sure that you know—have known—what I am going to tell. I learned it only an hour ago. Uncle Abijah learned it last night and he came to me this morning. Poor old chap! He is completely knocked over by it. It is terrible for him!"

She lifted a hand. "Just one question, Banks," she faltered. "Just one—please! Is this—this that you have learned—you and he—is it about—your father?"

"Yes, Mother, it is."

Her eyes closed. Then they slowly opened. "How did you—?" she breathed. "How—? Oh, well; you are going to tell me that! . . . Go on."

He told of his uncle's coming to the office, of Elizabeth's call at the captain's rooms in the Malabar, of her discovery of the packet of papers in the Truman safe, of her leaving them with Abijah.

"And now, mother," he continued. "I am going to tell you what Uncle Bije then—and I, this morning, when he brought them to me—found in those papers. It's a rotten mess, I'm afraid. Yes, I know it is. And telling it to you would be next to impossible if—if I weren't practically certain you knew it already."

He went on to disclose the contents of those papers, one by one, beginning with the agreement signed by the three partners and ending with the memoranda of payments to Henry Todd. She did not interrupt again, nor, when at last he finished, did she speak for a long moment. Then she sighed.

"Poor Abijah!" she said, sadly. "Poor, poor Abijah!"

Banks nodded grimly. "You would say that if you could have seen him!" he agreed. "Well, Mother, it is all true, isn't it?"

She hesitated. She was still pale, but more composed than she had been at the beginning. He leaned toward her.

"It is all true, isn't it, Mother?" he insisted. "You must tell me—now."

"Yes, Banks, I am afraid it is."

"You know it is, don't you?"

"Why—yes, I do."

"How long have you known it?"

"Since your father's death—or very soon afterward. That is, I had no real proof, but I suspected—I was practically sure."

"And you have never mentioned it to any one?"

"No, Banks."

"Not even to your own son! Mother," with a gesture of despair, "in God's name why haven't you told me! While I was a kid—yes, I suppose I can understand your not telling me then. But I've been a man for years. Why didn't you tell me; not leave me to find it out like—like *this?*"

He sprang up and walked to the window, where he stood, looking out, his hands jammed in his pockets and his foot patting the carpet. She rose and, following him, put her arm about his shoulder.

"Banks! Banks, dear!" she pleaded. "Don't speak that way! Don't hold it against me! How could I tell you? How could I!"

"Why couldn't you? I am his son; he was my father. I had the right to know."

"And I was his wife—and your mother. And you *were* his son; that was just it. Every one was so proud of him! You were proud of him! I hoped—I prayed that you might always be! That you might never know what I knew. Don't you see?"

He did not answer. Her arm about his shoulder tightened its hold. Her voice trembled.

"For years and years," she went on, "I was so afraid—so terribly afraid it might all come out, as it has come out now. But it never did and—and so, at last, I came to believe it never would and that you and Abijah and the Denboro people might always think of him as good and fine—and honest. Nothing, as I saw it, was to be gained by my talking, and there was so much to be lost. Oh, Banks, you *must* see! Tell me you do and that you forgive me!"

He drew a long breath. "Oh, I forgive you," he said, gloomily. "I suppose I understand, in a way. Perhaps there was nothing to be gained by your telling now, so many years afterward. But in the beginning—there at first—why, Mother, it was a crime! The insurance companies, they were swindled! They paid the money on that ship and cargo."

"Yes—oh, yes! I realized that, if something wicked had been done—and I supposed it had—by keeping what I knew, or guessed, to myself I was as wicked as he had been and as those others were. But he was dead. And he was my husband! I loved him, Banks. I always loved him. I couldn't help it, even when—when I thought he did not love me. Even when I knew—"

She paused. He turned to look down at her, but her face was hidden on his shoulder. She was sobbing.

"Knew?" he repeated. "Knew what? . . . Is there more still that you know and that I don't? Is there, Mother?"

"No! Oh, no!" desperately. "Why *did* I say that! No, there isn't! Don't! Please don't!"

"Mother, there must not be any more between you and me. . . . Come!"

"But it doesn't matter! It doesn't matter at all now. It didn't really matter then. It was you I thought of all the time. You were so proud of your father; I wanted you to be. He loved you, Banks! And he loved me! He had always loved me—he said so in his last letter. That has been my one comfort. I *know* he always loved me! I was the only one he ever really loved! . . . As for the rest of it—whatever he had done that was wrong—with his ship, I mean—he did not profit by it. And I didn't—nor you—nor Abijah! I am glad I didn't tell any one! I meant to keep it till I died! Not for my sake, nor for his—but just for yours. And if that makes me wicked, too, then I don't care!"

She lifted her head and faced him. He had heard all she said, but he scarcely heeded it. There was a new suspicion in his mind now and it had crowded out everything else.

"Yes, Mother," he said, almost with impatience. "Yes, yes! that is clear enough, how you felt—and all that. But you haven't answered my question. I think there is something more you are still hiding from me."

"No, Banks! Oh, no! . . . Don't—"

"I've got to! And I am going to! Mother, I believe—"

He stopped. The front gate had clicked and slammed shut. Margaret and her son turned to look. Through the window they saw Abijah Bradford striding up the path. They drew apart and were facing the door when he threw it open and entered the room. He looked at them.

"Huh!" he grunted. "So you've told her, eh?"

Margaret answered. "Yes, Abijah," she said, quietly. "Banks has told me."

"I see! . . . And how much of it did you know already? That's what I want to find out."

Before his mother could reply, Banks asked a question. "Have you seen Hettie?" he asked.

The captain nodded grimly. "I've seen her."

"Did she—?"

"She and I have had it out, same as I told you we would. I left her sittin' in the middle of the floor, cryin'. . . . Let her cry, blast her!" with a growl of savage disgust. "She deserves to. It may do her good."

"Did she know? I mean has she always known?"

"She's always known somethin', a whole lot more than the rest of us. Unless," with a suspicious glare at his sister-in-law, "you were in on it, too, Margaret! Come now, were you?"

Banks persisted. "Tell us about Hettie first," he urged.

"Huh! All right! But she doesn't know any particulars,

any whys and wherefores. Somethin' Uncle Abner told her before he died, or just when he was dyin'—you can bet your life he'd wait till the last gasp before he took a chance where there was a dollar concerned—some things he said to her then made her wonder if there wasn't a strong smell of fish hangin' around the *Golconda* insurance and the almighty liberal settlement Trent and Truman made with her old man. I dragged that out of her and she didn't hold back much from me, I guess; she was too scared just at that minute, for I wasn't what you'd call gentle. I gather that she's never known much of anything. But she's guessed and suspicioned and has always been frightened and nervous for fear I, or somebody else, might learn more. She knows it now, though! I didn't muffle my engine down, I gave it to her full steam. I told her that if this was true, Silas and Ebenezer Trent and Elijah Truman were crooks who'd ought to have been in jail and that Uncle Abner belonged there with 'em. Yes, and I said I shouldn't be a mite surprised if she landed there herself afore long. . . . Oh, I put the fear of the Lord into *her,* don't you worry!"

Margaret sighed. "Poor Hettie!" she said. "Well, I have always believed she suspected something of the truth. I am sorry for her."

"You needn't be! And," angrily, "why have *you* believed that? You knew yourself, then? Yes, you did, of course. . . . Answer me! Come! Good Lord, woman! don't you understand what this means to me? My—my own brother!"

"And my husband, Abijah."

"Eh? . . . Yes, your husband! And Banks' father! Oh, Margaret, it isn't true, is it? There's a mistake somewhere. I won't believe it of Silas! I can't!"

His face was working with emotion. He choked and, reaching into his pocket for his handkerchief, wiped his forehead. Then, frowning, he stepped toward her.

"Come now!" he ordered. "You've as much as said you know somethin'. What *do* you know?"

His nephew broke in. "Wait, Mother," he said; "I'll tell him. She knows everything, Uncle Bije. All that we know—and more, I am afraid."

"More! What the devil does that mean? Is there more yet?"

"I think so. Mother, you must tell us everything now. Don't you see you must?"

Margaret's face was white, but she met her brother-in-law's gaze with calm defiance.

"I have told Banks all I know about the *Golconda,*" she said. "And that is no more, perhaps a little less, than you and he have found out."

"But, Mother," persisted Banks, "you haven't told—"

Abijah interrupted. "Hold on!" he snapped. "You say you know all that. How long have you known it?"

"Since soon after Silas died."

"And you've kept your mouth shut ever since!"

"Yes."

"Yes! And you let Trent and Truman collect the insurance and square themselves with all creation, and take the swag and go out West and get rich and come back and live and die like honest men! You knew it and you let 'em do that! *You* did!"

"Yes, Abijah."

"Why? Why? Were you afraid of your own hide? Were you in on the game yourself?"

Banks stepped forward. "Come, come, Uncle Bije," he protested. "That's enough of that!"

"Is it? Maybe it's enough for you! You're her son and I presume likely you can't help takin' after her. But it don't satisfy me. I'm Bradford all through. There's no Banks in me and I thank God for it! I know that crowd! When Silas married into 'em I told him he was makin' the

mistake of his life and he'd live to be sorry. And I guess he did! When he was home here the last time I could see he was worried and fretted. He didn't act like himself. And now I believe I know where the trouble lay. And, long as we're talkin' about this we may as well go through to the finish. Ever since he died, poor fellow, I've wondered and wondered why he didn't leave more. I never said much, but I've wondered. He'd always earned big wages; he'd made some sound investments. What had he done with his money? He'd been extravagant maybe, spent more'n he'd ought to. Well, who was responsible for that? It's been my experience that a man with a savin' wife is savin' himself. And a man with an honest wife doesn't often do crooked things. So that's why I ask you, Margaret—Banks, how much you knew of this *Golconda* business afore it happened? How much did you—"

But his nephew's voice stopped him in the middle of the sentence.

"Shut up, Uncle Bije!" he commanded. "You're making a fool of yourself."

The captain gasped. His face was purple and he was brandishing a clenched fist.

"You—you young scamp! Are *you* takin' her part against—"

Margaret stepped between them. "That is enough, Abijah," she said, sternly. "No, Banks! I can take my own part. . . . And—yes, I think I will. I didn't intend to; I never meant that you or he should know—anything. But you shall know it! . . . Wait!"

She turned and left the room. They heard her ascend the stairs. The captain's fist fell to his side.

"I—I'm sorry, boy," he muttered. "I've said more than I ought to, perhaps. I—well, I'm almost crazy, I guess. I—I—"

"Hush! It is only because I realize that you are crazy,

or next door to it, that keeps me from throwing you into the street. I'll do it yet, if you don't beg her pardon. Now shut up!"

Perhaps for the first time since his days before the mast Captain Abijah Bradford obeyed an order. He did not say another word. Sinking into a chair he stared moodily at the carpet. They waited in silence. A few minutes later Margaret returned to the dining room. She was carrying an oblong box, of mahogany inlaid with ebony and with a copper handle, sunk flush with the wood, at either end. The initials "S. B." were painted neatly on its top. Banks and his uncle recognized it. It had been Silas Bradford's writing desk, he had carried it with him on many voyages.

Margaret placed it upon the dining table. With a key which she had in her hand she unlocked it and lifted the lid. Then she pulled forward and extended the folded writing surface, covered with green felt.

"You know what this is, of course?" she said. Abijah did not speak. Banks nodded.

"It is father's desk, the one he always had with him on shipboard."

"Yes. It was saved, with his trunk and other things belonging to him, when the *Golconda* burned. After he died all those things were sent home to me. I expected them. He—" with a catch of the breath, "had written me that they would be sent."

Abijah looked up. "When did he write you?" he blurted, in incredulous surprise. "Not from San Francisco! He didn't have time for that?"

"Yes, he did. He wrote and mailed the letter the very day he—he died. I got the telegram saying that he was dead about a week before the letter came."

"But you never told me you got any such letter!"

"I didn't tell any one. There were things in that letter I meant no one should ever see. At first I thought I must

burn it. Then, because it was his last letter and—and because of one thing he did say, I couldn't. I kept it. It is here, in this desk—with some other letters. Those I *should* have burned. I didn't—and—and perhaps now it is just as well. They help to explain away some of the dreadful things you accused me of just now, Abijah Bradford."

Banks spoke. "Those things don't need explaining, Mother," he declared, angrily. "Uncle Bije ought to be ashamed of himself. He knew he was lying when he said them."

"Hush; hush, dear! He did say them, and now they must be answered. Don't interrupt me. Let me get it over, once and for all."

She lifted and threw back the upper half of the felt-covered writing surface. Beneath was a compartment, empty. Across its upper end was a double row of small drawers and the rack for an ink bottle and pens.

"You have seen this part ever and ever so many times, Banks," she went on. "But there are others you have never seen. No one knew of them except your father and I. He showed them to me when we were first married. He told me all his secrets—then."

"Mother!" broke in Banks. "You mustn't cry. I don't pay any attention to what Uncle Bije said just now. He—"

"Hush, please! I am not crying because of anything he said. . . . Well, now I am going to show you both what Silas showed me when I first saw this desk."

She lifted the ink bottle from its place. Then she drew out certain small vertical partitions—fixed and immovable partitions Banks had always supposed them to be—and laid them upon the table. Next she removed the little drawers.

"And now," she said, "you will see."

The drawers were shallow. The framework in which they had been set was covered with the wooden strip forming the pen rack. The vertical partitions had held this firmly

in place, but their removal permitted it to slide in a groove. Beneath it, and at the back of the drawers, was a three-inch space of the entire width and depth of the desk itself. And Abijah and Banks, leaning forward, could see that in the space were papers, some loose and others in packages.

"He always hid his very private papers here," she said. "I knew that, although no one else did. And so, when they sent his desk home to me, I knew where to look. I didn't look at first; I was afraid to. I thought I might find what, just then, I couldn't bear to think of finding. But one day, alone in my own room, I did what you have just seen me do and I found—these."

She took from the secret compartment three letters, in their envelopes; one by itself, the other two held together by a rubber strap. She laid the little packet upon the table. The envelopes were yellowed by time, and each was stamped and postmarked. Upon the uppermost Banks read his father's name in what looked like a woman's handwriting. "Captain Silas Bradford, Maritime Hotel, San Francisco, California."

Margaret was holding the single letter in her hand.

"This did not come to me with the others in the desk," she went on. "I put it there myself, afterwards. It is—it is that last letter of his to me. . . . I—no, no! Please don't say anything! I must go through with this! I—I will! . . . But you must be patient."

Abijah, who had been about to speak, did not do so. It was Banks who sprang to his feet with a protest.

"Mother!" he pleaded. "Don't! Is it necessary? Or, if it is, can't Uncle Bije and I read those things by ourselves? It is too dreadful for you! Please—"

She shook her head. "No!" she said, firmly. "No, I shall go through with it—now. This letter from him—this one here—explained almost everything. I want you to read

it, both of you, but before you do read it—and," with a shudder, "those others, I must tell you—more. Just be patient. It won't take very long."

Her son sank back into his chair. The captain was leaning forward, his florid cheeks spotted with white, his breathing and the ticking of the clock the only sounds breaking the quiet of the room. Margaret Bradford continued. It was to Banks she was speaking and at him only she looked. "Your father and I were very happy when we were first married," she said. "No two people could have been happier than we were—then. We didn't have much money, but we were young and he was so able and smart and ambitious, and everybody prophesied great things for him. Oh, well, you know all that! Of course his marrying me was a mistake—every one said so—his own people in particular. They felt his marrying a girl whose family had never amounted to much was—but Abijah has told you how he and they felt about that. . . . No, wait! I shan't speak of it again. Perhaps I shouldn't have let him marry me; but I was so young and he was so masterful and—and I cared so much for him. . . . We did marry."

She paused a moment. Then she continued.

"He went on doing well and succeeding and at last they took him into the firm. We built this house and you came and—and then—then I began to be troubled about him. At first I used to go up to Boston and stay for weeks at a time, the baby and I, but by and by he didn't seem to like to have me do that. And he wasn't as—he was different to me. He was always kind, and anything I asked for I could have, but there was something on his mind, I knew it. At first I thought it was money; the firm was having a hard fight of it, he said. But—but then I began to suspect—to wonder if there wasn't something else. . . . Yes, if there wasn't *some one* else. I found a letter in a coat he had left here at home. Perhaps I shouldn't have read it, but it was

signed by her Christian name. . . . Well, I didn't say anything to him about it, I was ashamed of having read it. And I tried to think it didn't really mean anything."

She paused again. Banks spoke involuntarily.

"Mother!" he cried. "Who was the woman? . . . Was it—?"

"Yes. . . . Yes, it was. She was unmarried then, a widow, and she was keeping a sort of boarding house in Boston. Captain Truman lived there and I suppose your father began going there at first to see him. Then, afterwards, he—"

Abijah Bradford's hands clenched upon the arms of his chair.

"God A'mighty!" he gasped. "Maybelle Truman! And you dare to tell me that Silas—"

"Hush, Abijah! Let me finish. She wasn't Mrs. Truman then; she was Maybelle Rodgers. She was older than he, but she was very good-looking and—and fascinating, I suppose, and— Oh, well! I don't know how far it went. I don't want to know! . . . You accused me of being extravagant just now. You couldn't understand what became of the money Silas must have saved. I don't know. It didn't come to me, that I do know; I didn't spend it. . . . Well, then he sailed in the *Golconda* on that last voyage. He came home and stayed a whole week before he left and —and that is the week I like to remember. He was more like himself than he had been for ever so long. Then he went away and I didn't hear a word until—until the telegram came saying he was dead. Then came his letter—this letter—and then this desk and those letters there. And when I read them I wished I was dead, too. But I couldn't die. I had my boy to live for. I have been living for him ever since."

She sighed, wearily. "That is all I can say now," she added. "Those three letters I want you both to read. I

shall go away while you read them; I shall be in my room upstairs. When you want me I will come down."

She turned and left the dining room. Abijah might have tried to detain her, but his nephew caught his arm. After she had gone the two men looked at each other. The captain's hand moved toward the letters on the table.

"You are going to—to read them?" faltered Banks.

"I am!" heavily. "By the Lord, I am! She has said things that—if they're true, why—"

"They are true. . . . I had begun to guess something like this, though not so bad. . . . Well, read them then!"

Abijah opened the first of the two letters bearing his brother's name upon their envelopes. Banks, looking over his shoulder, read as he did. They read the first, then the second. Intimate letters they were, impassioned, at times angry. The first was pleading, the second threatening. It ended with this declaration:

> You did not come to see me before you sailed. You promised me you would. You did not even write me. Does it mean that you are tired of me and are trying to run away? You shan't. When I hear that you are safe in San Francisco I shall know you have received this. I shall give you time to answer. Then, if I get no answer from you, I shall come out there. I don't care what people say or what happens. All that should mean nothing to you and me. And, remember, *I know a great deal.* I shan't tell what I know unless it is necessary. Whether I do tell or not depends upon you and your treatment of me when I come.

There were protests of undying affection and then the signature.

The sheet of paper fell from Abijah's hand. He groaned aloud. Banks took the third letter from the table.

"We must read this, Uncle Bije," he said. "Mother wants us to."

"No! . . . No, no! I don't want to read it. . . . Lord above! ain't those others enough! . . . Silas! . . . Well, well! go ahead, if you've got to! What difference does anything make—now!"

The third letter was from Silas Bradford to his wife, written the day he died. It was heart-rending, almost incoherent in parts. There were partial confessions of wrong done. He had committed a crime, what, he did not state. But for the most part he begged Margaret's forgiveness.

> You are the only woman I ever cared for [he declared, again and again]. I know you won't believe it, but it is true. A dozen times in the last two years I have been on the point of ending this other thing, but I was in a trap and I couldn't get away. Now I am going to take the only possible way out. Perhaps no one but you will ever know that I did take it. I mean to make it look like an accident. You see they have a hold on me, she and a man out here. If she doesn't tell anything he will, unless he is paid and paid and paid. So it is good-by. But, oh, Margaret, dear, if it *doesn't* all come out, please, *please* never let our boy know the kind of man his father was. That is the only thing I ask. If you can forgive a little, and believe that I have always loved you and no one else, so much the better. But the boy—don't tell him, if you can help it. God bless you!

Banks read the pitiful thing aloud, stopping at intervals and then forcing himself on to the end. He staggered to his feet and walked to the window. His uncle remained where he was, his face buried in his hands.

"Well?" said Banks, wretchedly. "And now what?"

Captain Abijah looked up. "He killed himself!" he

moaned. "It wasn't an accident. He killed himself, like —like a coward!"

"Yes. . . . Well, that doesn't surprise me so much, either. Since I saw those papers you brought to the office I suspected that was the truth of it. . . . And now what, Uncle Abijah?"

Abijah shook his head. "I don't know," he muttered. "Eh? . . . Yes, I do! I know one thing."

He stepped to the sitting room and called.

"Margaret!" he cried. "Come down, will you please?"

She came. Her brother-in-law stood before her. There was no trace of red in his cheeks now. He was white and he steadied himself with a hand on the chair back.

"Margaret," he said. "I want you to answer me one question. Why—for heaven's sake, why didn't you speak out twenty years ago when you learned all this? Why didn't you tell me—if nobody else?"

She smiled, faintly. "How could I, Abijah!" she said. "What good would it have done? I knew what Silas was to you—and to Hettie, and all the Denboro people. I hoped you might never know. And then—there was Banks. I wanted him to respect his father. In that letter of his—you read it, didn't you?—he begged me never to tell Banks."

"He begged you—yes! But—but after the way he'd treated you—! And then, when he was in a fair way to pay for that treatment, he sneaked out of payin' by shootin' himself! And left you to bear the brunt! . . . Margaret, I—I said some pretty rough things to you a spell back. I didn't really mean 'em. I've never been quite right with you. I've prided myself on bein' a Bradford and I know I've over and over let you see I thought Silas made a mistake by marryin' as he did. . . . And now! Now, I realize that there never was a Bradford fit to step foot on this earth with you!"

"There, there, Abijah!"

"It's so. . . . I beg your pardon, Margaret. I'll do more'n that, if I live. I'll try and make it up to you as far as I can. But you won't hold what I said against me? God knows I'm ashamed of it!"

"Of course not, Abijah!"

"Those letters—"

He stopped, open-mouthed, for she had taken two of the letters, those signed by Maybelle Rodgers, and going to the stove, opened its door and laid them upon the coals.

"That is done—at last," she said.

CHAPTER XXIV

THERE were other papers and letters in the secret compartment of the writing desk, but it was not until the following day that Banks and his uncle went through them together. By that time Abijah was more like himself, more composed and in a condition to think more clearly. They found nothing further of importance. The copy of the agreement between the partners—Silas Bradford's copy which his brother was certain he must have had and kept for his own protection—was not there, nor had Margaret ever seen it.

"He might have had it in his pocket or somewheres," suggested the captain, "and 'twas lost when the ship burned. It don't seem likely he would, but he might. Anyhow, it doesn't make any difference. We've seen one copy of the cussed thing and the Lord knows that's enough! Nobody else must ever see that. They shan't, if I can help it."

Banks was troubled. "But that copy doesn't belong to us," he suggested, "it is Elizabeth's. All those papers she brought to you are hers now."

"I know, but I'm goin' to try and get her to let me get rid of the whole pack. They'll be burnt up, if I have my way."

"Uncle Bije, have we the right to burn them? We know now that a crime was committed; although, of course, all those who were responsible for it are dead."

"Yes, so they are. And fetchin' it out to the daylight now would only bring trouble and disgrace on innocent ones who aren't to blame at all. I grant you that the insurance folks were innocent, too, but for twenty-odd years that loss has been marked off their books. Far as that goes, at least

two of those companies have changed hands, consolidated with others, and things like that. . . . No, I say now what I said to you yesterday mornin' at your office—practically no good and a whole lot of harm would come from makin' this mess public. It's been buried for twenty years. It's got to stay buried."

"But, Uncle Bije, will it stay buried—always, even if Elizabeth is willing for you to destroy that agreement and the rest? Father's copy we can't find; it is lost, no doubt. But don't you suppose Trent may have his grandfather's copy?"

Abijah nodded. "Why, yes," he admitted; "he may. I've thought of that, of course. Suppose he has; he's the very last one who can afford to show it. He's rich and he's got big stakes everywhere, out West and in Ostable and all around. Besides, I doubt if his grandfather, old Benjamin, kept his copy long, even if 'Lijah and that darned wife of his did. It ain't a thing *I* would have kept—not after those that were in it with me had passed on. We can risk Chris, I guess."

"But, Uncle Abijah—"

"See here, boy! Do *you* want this dead and gone crookedness dug up? Do you think it would be treatin' the Cartwright girl fair?"

"No," emphatically, "I do not. She isn't to blame. She mustn't suffer. You are right, Uncle Bije."

"Seems to me I am. You and I might face the music. It would be pretty tough on me to have the name of Bradford turned into a dirty joke, but I guess likely I'd take my share of the dirt if I felt I ought to. I don't, though; I honestly don't! And there's somebody else who counts more than all hands of us together. She's stood enough. She's heard the husband that treated her like—well, you know how he treated her—preached up as the town wonder and a plaster saint and the Lord knows what. She's

let me and Hettie and others as much as tell her to her face that she was Silas Bradford's one mistake. And not a complaint from her, not even a hint! For your sake—just for yours—she's stood all that—"

Banks broke in. "Don't!" he protested. "Don't say any more! After all, nothing or nobody should matter beside her. She is—is—"

He did not finish the sentence. His uncle nodded.

"You bet she is!" he vowed, almost reverently. "There's a lot of back pay comin' to her, boy; and as long as I live I don't mean to lose the chance of a payment. Squarin' a little of that debt is goin' to be my job from now on."

"And mine!"

"Yes, and yours. Well, I'll see Elizabeth. I think she'll be willin' to abide by my judgment."

He came to the office two days afterward to report that he had had a long talk with Elizabeth and had convinced her that silence was the only just policy. She had put her grandmother's papers in his hands to do with as he saw fit.

"And they went into the stove," he added. "I burned 'em up while she was there to see me do it. She's satisfied; she'll keep still."

"You didn't say anything about—about her grandmother and—and my father?"

"Eh! . . . Indeed I didn't! First place I couldn't have mentioned that hussy's name without puttin' the other names on that belonged with it. Besides, she was pretty good to the girl, I guess, and Elizabeth seems to have thought a sight of her. What was the good of smashin' more idols! She don't know, and she needn't ever know, so far as I can see. . . . And, moreover," he added, gloomily, "to have said anything about that would have meant rubbin' more muck on your family name and mine. It's true, of course, but we needn't advertise it. . . . Huh!" with a shrug, "that

sounds as if I still had a little pride left, doesn't it? Well, maybe I have—but it's precious little!"

He made one more comment before leaving.

"She's a pretty fine girl," he said. "Her grandmother was—what she was, but Elizabeth's all right. She agreed right off that Margaret mustn't suffer any more. . . . Oh, yes!" with a glance at his nephew, "and she seemed to be thinkin' about you, too. She said she was almost sorry that she hadn't burned those papers herself instead of ever lettin' you see 'em. She seemed to be afraid you might blame her for fetchin' 'em to us. Yes, she's all right!"

Banks and his mother had one more heart-to-heart talk before, at Margaret's insistence, it was agreed that the subject was to be dropped for good and all and never to be mentioned by them again.

"We must forget it, dear," she said. "You know now all that I know. We have each other and there are no secrets between us, thank God! Those bad years are gone and we are going to have, I hope, many happy ones together. Please don't—unless you absolutely have to—unless something else happens that we don't expect—spoil that happiness."

"All right, Mother, it's a bargain. But let me ask this, because I can't quite understand it: Why do you suppose Mrs. Truman was—well, so kind to me? Got me that position with Trent and was willing for me to call at her house, and all that? Oh, I know that she and he thought I was green and innocent and would be easy to manage; but there were plenty of others who would have been just as easy—might perhaps have been more easy, as it turned out. Why do you suppose she did it? It seems queer."

"Yes, it does seem queer, but I think I can understand. She was selfish and unscrupulous and worldly, but—well, there must have been some tenderness in her make-up. She was always kind to her granddaughter; apparently she loved

her as much as she was capable of loving anybody. And I think—I think she loved, or thought she loved, your father. You look like him, Banks. . . . I suppose— Well, you see?"

"Yes, perhaps I do. She said some things to me that I couldn't understand at the time. They are plainer now."

"Probably she wasn't all bad; no one is, I suppose. . . . We won't talk about her, either. By the way, dear, you can't tell me yet why you gave up your position with Mr. Trent?"

He shook his head. "Some day, Mother," he said. "Not yet. She wasn't the only one I promised. I want to do the square thing—now—more than I ever did."

He ceased speaking and seemed to fall into a reverie, not altogether a pleasant one, judging from his expression. She watched him for a moment.

"Banks," she said.

He started. "What! . . . Yes, Mother?"

"Are you and she—still friendly?"

"She? . . . Oh! Elizabeth, you mean?"

"Yes. You were thinking about her, weren't you?"

"Yes, I was. How did you know?"

"I guessed. You said you wanted to do the right thing now, more than ever, and I guessed you were thinking of her when you said it."

"You are a great mind reader, Mother. Why, yes, I suppose we are friendly, in a way. Not as friendly as we used to be. She didn't understand my refusing to do what her grandmother and Trent asked me to do and not explaining why. You knew about that. She wrote me, after the fire, and I wrote her, but I haven't seen her to talk with since Trent and I had our row."

"Shall you see her?"

"You mean go and see her? . . . No, I think not."

"Why?"

"Oh. . . . Because! That situation hasn't changed; I still can't explain. And there are other reasons. Now that Mrs. Truman is dead she will be rich. That is, she will be unless there was any truth in that 'pauper' stuff. And, of course, there wasn't; it was just bluff to make me come to time."

"Pauper stuff?"

"Oh, Mrs. Truman said something about being in financial difficulties. I never believed it. . . . No, Mother, I have thought it out and, as I see it, my keeping away from her will be the best thing for us both."

"But don't you think she might be glad to see you? She is alone in the world now and that is when friends mean a great deal."

"I can't take advantage of that, can I? She will have friends enough, by and by, friends of her own kind, with money and—everything. I used to try to make myself believe that didn't make any difference, but all the time, underneath, I knew better. It does—or it ought to—on my side of the fence, at least. I made a fool of myself by promising what I had no business to promise, and, perhaps, a bigger fool still by keeping that promise. Trent accused me of not playing straight with him. I'll play straight with her," doggedly. "At any rate I won't be altogether selfish."

She regarded him with a rueful smile.

"Banks," she said, "I am afraid you are stubborn. I can understand that, for I am stubborn myself. When I make up my mind to go through with a thing it takes a great deal to make me change it. But, my boy, I have lived fifty years in this world and that is quite long enough to make me realize that stubbornness in the wrong place is a dreadful mistake. If I hadn't been proud and stubborn, if I had spoken to your father in the beginning, when I first began to—to suspect, I've afterward wondered how much of this terrible nightmare of ours might never have

happened. Banks, if the time ever comes when changing your mind is the only thing that stands between you and happiness—happiness for you and perhaps some one else —for heaven's sake, change it!"

He was silent. She patted his shoulder.

"Banks," she said, "listen: Here is one thing more. I have never in my life been jealous of but one person. I promise you I never, *never* will be jealous of any one else!"

Banks' law practice was growing again. Not a feverish growth; he was not obliged to work very hard and he still had much spare time on his hands, but there was an improvement. His uncle's influence was bringing him a few trifling commissions and Caldwell had entrusted him with still more "stickers" in the shape of overdue accounts. Solomon Dobbs' cranberry case was pursuing its devious way and Hezekiah Bartlett brought in yet another title search. The old man loved to gamble in petty deals in real estate.

Hezekiah, when he came, often remained to gossip. One afternoon, after the usual questions and answers concerning progress in the searching, he made a remark which Banks did not understand.

"Ain't nobody but me ever asked you to do any investigatin' out West for 'em, have they?" he asked with a chuckle.

Banks looked up. "No, sir," he replied.

"And you ain't showed them reports you did get to nobody, eh?"

"I don't," with a smile, "remember having told any one that I ever got such reports, Mr. Bartlett."

The old fellow was much amused.

"You never told *me,* I give in to that!" he observed, still chuckling. "For shuttin' up tight you've got a quahaug beat a sea mile. But I've been given to understand that

somebody else has been lookin' into sartin matters and that what they larned so fur ain't makin' 'em too joyful."

"What do you mean, Mr. Bartlett?"

"Maybe I don't mean nothin'. What I've heard was just talk and the heft of talk don't mean anything *but* nothin', that's a fact. All right, young fellow, let's wait and see. Only I want to say this: If somethin' comes out of the nothin' and that somethin' has saved me from swappin' a hundred and odd shares of a good thing for some more shares in a mighty shady one, there ought to be an extry dividend declared with your name on it. . . . Well, maybe there might be yet; you can't never tell."

That was all he would say on the subject, but it set Banks to wondering. That evening, at home, Captain Abijah called and he, too, had heard rumors and was much excited by them.

According to those rumors the Ostable Bank was in trouble of some kind. No one seemed to be quite sure what, but that it was real trouble there appeared to be little doubt. There had been a sort of half-hearted "run" on the bank already and it looked as if the next day might turn it into a genuine one.

"Folks are talkin' everywhere," said the captain. "Just what started it, or rather how it got out after it started, I'm sure I don't know. The bank examiner is mixed up in it somewhere and back of it is the failure of a concern out West that Chris Trent, I'm beginnin' to think now, may be pretty deep in. He was carryin' one of that firm's notes amongst his bank's papers. I know that—knew it when the merger was, or so we all thought, practically fixed up. Accordin' to Chris, that concern was solid as Gibraltar. And, as the note was backed by him and Maybelle Truman, of course we thought it *must* be good."

"It wasn't the Farraday Company?" Banks asked the ques-

tion, and he spoke without considering the pre-knowledge which it implied.

"Eh? . . . No, it was one of the others."

"The Western World Sales Company? . . . I thought so! That was the one Mr. Davidson said was the most shaky of the three."

His uncle turned and looked at him.

"Ye-es," he said, slowly. "That is the one. And so—er—Davidson said it was shaky, eh? . . . I want to know! Well, who is this Davidson? And who did he say that to—and when?"

Banks bit his lip. His foot was in the trap and he himself had put it there. Abijah was regarding him between puckered lips. A corner of his lip was beginning to curl.

"Humph!" he grunted. "Well, well! So this—what's his name—Davidson—told somebody that the Western World Company was shaky. And did he tell this same somebody anything about those other two notes; the Farraday one and the other? . . . Come now, did he?"

His nephew was embarrassed, provoked at his own carelessness. He could not help smiling, however. After all, it made little difference now.

"Why—maybe, Uncle Bije," he admitted.

"I see. . . . And maybe this same somebody told Chris Trent what he'd found out and hinted that the Denboro National might be interested? . . . Was that it?"

"Now—now, Uncle Bije! I can't tell you anything. I warned you I couldn't."

The captain whistled. "Perhaps you don't need to," he observed. He nodded, three or four times. "Yes, yes!" he said, with satisfaction. "Well, I suspicioned somethin' of the sort. You looked into those concerns, or their notes or somethin', and what you found out made you heave up your job with Trent's bank. And he, knowin' you knew what you knew, judged 'twas better business to pull out of the

merger. . . . That's the answer, or pretty nigh it, eh?"

"I can't tell you anything, sir."

"Humph! . . . Who put you up to lookin' behind those notes? . . . I wonder . . . Eh?" suddenly. "Was it—was it Hez Bartlett?"

Banks merely smiled. Captain Bradford nodded once more.

"I declare it was old Bartlett!" he vowed. "And when you told him what you'd found out—"

"Stop! Wait a minute, Uncle Bije! I told Mr. Bartlett nothing, absolutely nothing!"

"Is that so! . . . Never mind. The answer's right there and I'll bet on it! Boy, if it *is* the answer, then I'm beginnin' to think you—or you and Hezekiah together—have saved the Denboro National from makin' what might have been a mighty big mistake."

He whistled again between his teeth.

"That helps along what Judge Bangs told me day before yesterday," he muttered. "No wonder the judge is worried about the Cartwright girl's affairs. And it explains a little, too, why she got the judge, instead of Chris Trent, to settle those affairs for her. Perhaps she knew; maybe her grandmother told her to keep a weather eye on Chris. Yes, sir! I shouldn't wonder if here was another answer. . . . Dear, dear! I wonder if it's goin' to be very bad! I hope not. She's a fine girl, too. Bangs says she's a wonder."

Margaret spoke.

"What do you mean, Abijah?" she asked. "Why is Judge Bangs troubled about Elizabeth's affairs?"

The captain hesitated. If it had been his nephew who asked he probably would have refused the information. But the question was his sister-in-law's and nowadays his manner toward her was a curious mixture of tenderness and almost awe-stricken respect. For years he had filled the position of head of the Bradford family, had issued brusque

orders and, when he condescended to give advice, had given it also as an order. But now, since the crash of his brother's downfall, he had, in Margaret's presence, walked humbly and spoken softly. Apparently, in his estimation, she had become the head of the family. She was skipper and he but a willing and eager mate.

So when she asked the question he answered. Nevertheless, he did it with some reluctance.

"Well, Margaret," he said, "I don't know's I've got the right to say much about that. The judge told me kind of in confidence."

"Then you mustn't tell us, 'Abijah."

"Oh, no, no! If you want to know you ought to know, of course. If Hettie was here, I— But she ain't here yet! You expect her, don't you?"

"She said she might drop in later in the evening."

"Um-hum! She would, drat her! Well," more cheerfully, "she isn't here now, thank the Lord! You see, Bangs has been goin' through the stuff Maybelle Truman left, all to Elizabeth 'twas, and, accordin' to him the estate is in a snarl. There isn't much real money. She must have spent thousands and thousands, just chucked it away, on goin' to Europe and livin' high and I don't know what not. And apparently she'd sold almost all her stocks and bonds and spent that money, too, and with next to nothin' to show for it. There's the insurance on the Truman house, when it's collected, but there isn't a great deal of that. And her jewelry, that's worth somethin'. But the rest—well, the judge says the rest is all tangled up with Chris Trent. If *his* affairs go to pot—why, Elizabeth won't be rich; indeed she won't!"

He paused. Then he added, reflectively: "The Truman woman seems to have had a lot of interest in this Farraday Company. Her name was with Chris's on the back of that company's note and at least one of the others. One of 'em's busted now, if what they say is true; and of course her

estate'll have to help make that note good, and share responsibility for the other one. She owned—inherited it from Elijah—four hundred shares in the Ostable Bank. This trouble is bound to send the price of those shares down and down. Bangs has been investigatin' those Western companies and he's found out what," with a keen glance at his nephew, "I guess you found out a spell ago, Banks. Hum! I don't wonder the judge is upset. He's gettin' along in years and such things fret him more than they used to. He gave up active practice a spell ago, but he's got a lot of executorships and such and they weigh on him. He told me that he was beginning to believe he must take a partner. He would, if he knew where to get the right one."

Banks had heard but little of the last part of this long speech. His thoughts were with Elizabeth and the calamity threatening her. Mrs. Truman's mention of impending pauperism might not have been all bluff; apparently there was a real fear behind it.

He would have asked for more information, but just then Cousin Hettie made her appearance and the discussion of the subject ended for the time. Cousin Hettie's was a subdued personality these days. Her flow of conversation was still copious, but her manner was, for her, amazingly meek and she accepted contradiction in a way which, to those who had so long been accustomed to hearing her statements delivered like blasts from Mount Olympus, was astonishing—and funny. She, of course, had not been told of the new secret connected with the name of Silas Bradford, that which coupled that name with Maybelle Truman's.

Margaret did not take advantage of new-found humility, but Captain Abijah did. In his present state of mind any scapegoat was a godsend. He "took it out" on Hettie.

She entered the sitting room, bade the company an ingratiating good evening and accepted the chair Banks offered her. She declined to remove her hat, but threw back her

jacket, folded her black-gloved hands in her lap and heaved a long sigh.

"Well, Hettie," inquired Margaret, pleasantly; "how are you this evening?"

Cousin Hettie sighed again. "Oh, I don't know," she said, with the martyr-like air which the captain always found most irritating. "I'm still here, in this earthly vale, that's about all I can be sure of. Sometimes I declare seems as if I'd be willing to be called away from it! . . . Now *don't* look at me so disgusted, 'Bijah! You're a great, strong man, not a poor, lone, weak woman, so of course *you* don't ever get that way."

"Eh? What are you talkin' about? Get what way?"

"Why—why, the way I said."

"All I recollect hearin' you say was that you was *in* somethin'—in some kind of a—a pail, seems to me 'twas."

"Now, Abijah," with a feeble attempt at a smile, "how ridiculous you are! You know perfectly well I never said any such thing! Why in the world should I be in a pail? Oh, you're *so* funny!"

"Am I? Well, if you asked me why you—and some of the rest of this family—should be in *jail,* maybe I could tell you. And that would be funny, too, wouldn't it! . . . Huh!"

Cousin Hettie was on the point of tears. She wished to be informed if her tormentor didn't have *any* heart. Margaret tried to comfort her.

"What is the news with you to-day, Hettie?" she asked. "Has anything in particular happened?"

Hettie rose to the bait. She wiped her eyes and admitted that something had happened.

"I've had another blow," she announced. "Well," the martyr-like resignation returning, "I'm getting used to 'em. I am, as one might say, prepared for blows."

From Captain Abijah's direction came a dry chuckle.

"You do seem to be cruisin' under bare poles, that's a fact," he observed. Miss Bradford looked at him, then downward where he was looking, and, with a gasp of horror, detached and lowered her skirt which had caught upon the upper round of the chair. She then went on to tell of the "blow" which had to do with her lodger, Mr. Payson. He, it seemed, had given notice that he should not occupy her spare bedroom the following year.

"And after all I've done for him!" wailed Cousin Hettie. "Tried every way in my power to make him feel he was just the same as at home. And what he said when he gave me the notice cut as much as anything. 'Twas so mean—so kind of sneering—so cheap! That's what it was—*cheap!*"

"He knew how to get *you* interested, anyway," muttered Abijah. He was ignored this time.

"Sarcasm," Cousin Hettie continued, "so the Good Book tells us, is the lowest form of wit. And this was *so* that way! I didn't realize just what he meant till after he'd gone and then 'twas too late to answer him back."

"What did he say?" asked Banks.

"I'm going to tell you. I said to him first—maybe *I* was a little sarcastic, too; I didn't mean to be, but when I thought of what I'd spent on that Franklin grate! . . . Well, I said: 'Dear me, Mr. Payson,' I said. 'So my house is not good enough for you since the town raised your salary—*and* our taxes along with it! You must have something more luxuriant, I presume likely!' He smiled—if it wasn't for that smooth smile of his I wouldn't ever be *half* so provoked! 'Why, Miss Bradford,' he said, 'it isn't that. It is my health. The doctor tells me I must spend my winters in a warmer climate. I am thinking of lodging on the other side of the street.' Now, you know perfectly well, Margaret, there isn't anything across the street from my house but the town

ice-house that backs on Nickerson's Pond. . . . *That's* what he meant, the saucy thing!"

The family conclave ended a half hour or so later and its ending was peculiar. Henrietta had talked and talked, gaining courage and persistence as Captain Abijah's interruptions became fewer and fewer. The captain seemed to have lapsed into one of the fits of gloomy abstraction which had become frequent with him during the last few days. He was sitting, hunched low in his chair, an unlighted cigar in the corner of his mouth, his gaze resting upon the crayon enlargement of his brother hanging above the sofa. Suddenly, without speaking, he rose and, walking over, stood before the portrait, his hands in his pockets, his head thrust forward.

Margaret Bradford and her son looked at him, then at each other. Cousin Hettie looked also. Then she, too, rose and, crossing, stood at his elbow. She heaved a long and very audible sigh.

"There he is!" she observed, pensively. "There he is; isn't he, 'Bijah, dear!"

The captain neither answered nor changed his position. She went on.

"Ah me!" with another sigh. "When I see him there, just as he used to be, I—I can't hardly realize that he wasn't quite all we thought him. I don't realize it—no, and I don't mean to! I don't mean to, Abijah! He may have been misled by guileful and wicked men, perhaps he was; but you and I—we Bradfords—we remember him as he used to be and I, for one, am glad his picture is hanging here for his son to look at—always. Yes, and for Margaret to look at. In spite of his—well, his mistake—in business, I mean—she knows, as we do, that, underneath, he was always our Silas, smart and brave and true—"

She never finished that eulogy—nor the sentence. Abijah's right hand shot from his pocket; it seized the portrait by the lower corner of its frame, jerked it from the wall and

sent it flying across the room to land with a shattering crash in the corner.

Hettie screamed. Margaret and her son sprang from their chairs. Abijah Bradford said not one word. He strode to the entry, snatched his coat and hat from the rack, opened the outer door and—was gone.

Cousin Hettie uttered another faint scream. Banks shook his head. Margaret was the first to speak.

"Poor Abijah!" she said, sadly.

CHAPTER XXV

FOR the next three or four days the interest of not only all Denboro, but all Ostable and Bayport and Harniss and Orham, centered about Mr. Christopher Trent and his bank. The threatened "run" became more than a threat, for a time it was an actuality and excited depositors stood in lines reaching to the sidewalk, brandishing passbooks and demanding their money. Then, as all claims were met, as usually happens in such cases the worst of the flurry subsided. But, among the wise ones, heads were still shaken and prophecies made that the troubles of the Ostable National were beginning, rather than ending.

"Us Denboro directors were talkin' it over at our meetin' this mornin'," reported Abijah Bradford in conversation with his nephew, "and we all agreed that we wouldn't want to be in Chris Trent's shoes. There's bound to be examinations now, real ones, and if those other two notes and the concerns behind 'em are on the ragged edge Chris will have to dig deep in his own pocket, and his directors into theirs. I'd hate to have much of my money in Ostable Bank stock. . . . By the way, Banks, there was more than one prayer of thanksgivin' put up at our meetin'. If that merger had gone through it would be the consolidated bank that would have to dig down and make good."

"Has any one talked with Trent?" asked Banks. "What does he say about it?"

"I haven't seen him for a long while. Cap'n Hall had a chat with him yesterday and, accordin' to him, although Chris pretends to be as calm as a summer day in the doldrums, he looks as if he wasn't sleepin' very well. Oh, I

guess likely there won't be any smash—any flat smash—for the present at least, but in the end—well, I don't know."

"Hall is consider'ble fretted about the Cartwright girl," he added. "The Halls were about the closest friends she and her grandmother had around here. Cap'n Hall says she is mighty plucky, but he and his wife gather that Maybelle's affairs are tied up altogether too close with Trent's to make her happy. And with all that Ostable Bank stock! Ah, hum! It's too bad—too bad!"

He rubbed his chin and frowned.

"Cap'n Hall says he and his wife have been coaxin' her to come down and live with them, for a while anyhow; but she won't do it. She's still got her rooms at the Malabar, and, accordin' to Bangs, she's plannin' to stay in 'em for the present, or until he can give her some idea what condition her grandmother's estate is in. I meet her in the hotel once in a while, but she doesn't seem very anxious to talk. She looks kind of thin and white and peaked, seems to me."

Banks made no comment. He, too, saw Elizabeth occasionally. Several times they had met at the post office or on the street. He bowed and she returned the bow, but that was all. At their first meeting it had seemed to him that she hesitated, looked as if she might have spoken had he given her the opportunity. He did not give it, but hurried on. The statements he had made to his mother were absolutely sincere and the result of much soul-searching and self-sacrificing deliberation. He could not trust himself to see her and be with her; even though she might now have guessed or surmised something of the nature of his promise to her grandmother and to Trent, and why he could not reveal their secret to her. She might even be willing to forgive him; but forgiveness was not enough. Friendship was not enough. And to ask for more, under the circumstances—her circumstances and his—would be—well, for the present at least he must not dream of it.

Whispers had come to his ears, during the period when he was calling at the Truman mansion, that Silas Bradford's boy had a weather eye out for the dollars, and knew a soft berth when he sighted it; in that respect, at least, so the whispers said, he was smart, like his father. Banks had scornfully ignored these insinuations then. His love for Elizabeth had swept him off his feet and he had refused to consider anything except the determination to make her his. Since their parting he had done a great deal of thinking, had considered much.

And now, although he was still far from resigned to giving her up, although he still meant to fight for her while a chance remained, he had determined that the fight should be a fair one. He would take no mean advantage. He would not, merely because she was lonely and in trouble, force even his friendship upon her. Certainly no one should again have the excuse for saying he was trying to marry her for her money. If the rumors of her losses were true, if her inheritance had shrunk to little or nothing, then he could go to her. Then all that mattered would be her love for him. But meanwhile he would wait. He would not be selfish.

All of which was, perhaps, unworldly and quixotic and stubborn; but, like his dogged holding to those promises which had got him into so much trouble, was quite characteristic of Banks Bradford.

During the hectic weeks following the fire and the disclosure of the contents of Mrs. Truman's safe and Captain Bradford's writing desk, he had seen comparatively little of the Tadgetts. Ebenezer had been running in at the law office occasionally, but his stays were short, for he found his friend absent-minded and not conversational. Now they saw more of each other. Banks had resumed his habit of calling at the secondhand shop on his way to and from work and sometimes on his way home for dinner. Watching the

games of cutthroat euchre was an unfailing amusement and he enjoyed listening to the chatter of the players.

From Eliab Gibbons he learned an item or two concerning the progress of settlement of the Truman estate. Mrs. Truman's horses and carriages had been sold—to a Boston dealer, so Eliab said. And, from Eliab, too, he heard a new rumor. Mr. Gibbons reported that Elizabeth Cartwright was thinking of going away, leaving Denboro for a time, how long no one seemed to know.

"She ain't goin' for good," said Eliab. "She'll come back and hang around here until Judge Bangs has got her grandma's money bags counted, but she's feelin's pretty tired and wore out, I understand, and the doctor wants her to go away for a change and rest. Mrs. Cap'n Hall's goin' with her, or that's the story."

Banks heard the report with an uneasy sinking of the heart. She was going away! Coming back—yes; but was that only for a brief stay before leaving Denboro for good? That evening he was closest to breaking his resolution. Almost was he on the point of going to the Malabar and trying to see her. . . . But, if he did, what then? He must not say the one thing he longed to say—and yet, if he saw her alone, he feared that he should say it. So he remained at home with his mother.

The following afternoon just before five he wandered into the Tadgett shop. Ebenezer was in the other back room; he could hear him there, and singing, as usual.

" 'Two little girls in blue, love,
Two little girls in blue.
They were sisters and we were brothers,
And—'

"Yes? . . . Who is it? . . . Oh, hello, Banks! Glad to see you. Sit down! That is, if you can find anything to sit

on. . . . Here, here! I said 'on,' not in. There's a glue pot underneath that strip of baggin' in that chair seat. I realize you've always liked that chair, but I don't want you to be stuck on it as much as that comes to. . . . Well, how's the laws of the Medes and Possums, as the fellow called 'em?"

Banks gave him a cigar, lit one himself, and smoked and listened and looked on while Ebenezer puffed and sang and worked. He had unearthed a fresh treasure, a tall secretary desk which had been the property of an aged spinster in North Bayport, and, although to the undiscerning eye it might have appeared a hopeless ruin, the Tadgett eye, which was far from undiscerning, saw great possibilities beneath the battered exterior.

"Every time I get a hold of a good thing like this," he philosophized, "it comes over me strong how much there is in common between some old furniture and some old folks. Yes—but how different they are, too. Now Marietta Crocker, that I dickered with for this, she's considerable of an antique herself; she ain't much more ornamental than this secretary. Both of 'em look pretty shabby on the outside, but I *know* the secretary's high grade underneath and, from what I can hear about Marietta, she is, too. Ah hum-a-day! If you could only make humans as good as new by scrapin' and polishin', the Old Ladies' Home would be a secondhand shop worth patronizin'—eh? A man lookin' for a wife might pick up a bargain cheap.

"'They were sisters and we were brothers,
And we fell in love with the two.
One little girl in blue, love,
Stole your father's heart,
Became your mother; I married the other,
But we-e have drifted apart.'

"'Why don't you come around to the house these days, Banks? Sheba'd like to see you, I know."

"How is she? Has she had any more of those 'visions' of hers?"

"No, not since that one when she saw you totin' Mrs. Truman out of the fire."

"You don't really believe that was what she saw, do you, Ebenezer?"

"I don't know. 'Cordin' to her tell she saw you—er—well, pretty what you might call confidential with some woman; and afore that very night was over half of Denboro saw you with your arms around Maybelle. You ain't treatin' anybody else that way, are you?"

"Ha, ha! . . . No."

"I haven't heard you was. . . . And she saw smoke besides. Honest, Banks, I don't know what to think. Sheba's —well, she's kind of odd sometimes, with her hoods and all that, but she's a wonderful woman. And from what little I've read, some of the Bible prophets was kind of out of the reg'lar run. Take John the Baptist now. He picked out grasshoppers and honey to live on. I'll bet you the neighbors cal'lated that a man with that kind of combination taste in vittles was some consider'ble odd, too."

How much of this was intended to be the nonsense it sounded like, and what of serious belief there might be behind it, Banks could not be certain. He might have pressed the subject, but just then they were interrupted by the very person of whom they had been speaking. Mrs. Tadgett herself opened the outer door and marched majestically through the shop to the other back room. She was wearing the hoods, of course, and her thin figure was draped in an old-fashioned black cloth cape which hung to her knees. She was, to say the least, a strange apparition.

She was, however, as always, the personification of dignity and, just then her speech was direct and free from ramblings. She was on her way, she said, to the Caldwell store, to buy

some material for upholstering the parlor sofa, an operation which her husband had promised to perform.

"Susannah Simpkins told me that Mr. Caldwell has had some very pretty drapery stuff just come in," she said. "I thought perhaps you would go with me to look at it, Ebenezer."

Tadgett scratched his ear with the handle of his varnish brush.

"I'd like to first rate, Sheba," he said, "but I don't know's I ought to leave just this minute."

"Don't let me keep you, Ebenezer," put in Banks. "My business isn't important, surely."

" 'Taint that. It's only that those folks who've rented the Cahoon cottage over at the Neck give me to understand that they might be in some time this afternoon to look at some of my chairs and things. Course they may not come; it's pretty late along—but—humph! Say, Banks, if you ain't in a hurry, maybe you'd be willin' to sit here and keep the shop open till I get back. You've done it afore for me. We won't be long, 'tain't likely; and, if they did come, you could tell 'em to be prowlin' around and pawin' things over till I hove in sight. Of course, maybe you can't spare the time?"

"I can. I haven't a thing to do until dinner time, Ebenezer. Go ahead; and don't hurry back on my account."

So, after further protestations by Mr. Tadgett, and dignified thanks from his wife, the pair departed. They had been gone but a minute or two when the outer door opened again. Banks, who had been sitting by the window looking out across the yard, had scarcely time to rise and turn when Elizabeth Cartwright walked quickly into the other back room.

"Good afternoon, Banks," she said. She was breathing rapidly and had, apparently, hurried. She was dressed in black and the sunshine—the days were long now—stream-

ing in through the window, fell upon her face, and its pallor was emphasized by contrast. Banks tried to speak, to return her greeting, but he could only stammer. It was the first time he and she had met—alone—for what had seemed to him a dreary eternity.

"Mr. Tadgett is out?" she asked; and then added quickly: "Yes, I know he is. I saw him go."

"Yes. . . . Yes, he is out, but he will be back soon, I am sure. He has gone over to Caldwell's. Shall I get him for you?"

"No. . . . Please don't. I didn't come to see him. I came to see you."

He stared.

"Oh!" he said, vaguely, after a moment.

"Yes. Yes," hurriedly, "I came to see you. I knew you were here. From my window at the hotel I saw you when you came in. Then I saw Mrs. Tadgett come and, a few minutes later, she and her husband went out. You didn't go, so I knew you were still here and, I hoped, alone. I hurried over because—because I just *had* to see you. I have some things to say to you and I have been wanting to say them for days and days. You can imagine what they are; I am sure you can."

He did not try to imagine. Nor did he speak. The fact that she had come to see him was sufficiently wonderful. That she was there, with him, now—that she had called him "Banks" and not "Mr. Bradford"—more wonderful still. What she had come to say did not seem to make much difference; he was not in the least curious.

She was reddening under his gaze.

"I know you are wondering," she went on, quickly, "why, if I wanted to see you, I haven't called at your office. I haven't because—well, because I couldn't go there without—without some one seeing me and—oh, you know how much I, and everything I do, are talked about just now. And

yet I had to see you. I wanted to beg your pardon before I went away. I wanted you to know that I understood."

He broke in. "You are not going away to—to stay, are you?" he demanded.

"Not to stay—always. No, I shall come back. I shall have to, because Judge Bangs and I have a great deal of business connected with grandmother's estate still to do. I am going to Washington with Mrs. Hall, just for a rest. The doctor seems to think I need rest. Perhaps I do. I am very tired and—nervous. . . . But that doesn't matter now."

It mattered to him; he longed to tell her so. Perhaps, in spite of those brave resolutions of his, he might have done it had she given him the opportunity. She did not; she hurried on.

"We mustn't waste time," she said. "Those other things are all that matter and I hope I can say them before Mr. Tadgett comes back. They have troubled me greatly. I know now, I am almost sure I do, what it was you promised grandmother and why, when I asked you, you couldn't tell me."

"Did Mrs. Truman—?"

"No, she didn't tell me. No one told me. And perhaps I don't really know. But those papers I found in grandmother's safe made me understand, or guess, some things and what Judge Bangs has discovered about the Ostable Bank is making others pretty plain. I suppose you found out about the Western World Company note and perhaps more than that, and . . . Oh well! I didn't come here to talk about that either. Why *am* I wasting time!"

He put in a word. "Those—those papers of Mrs. Truman's, they—all that was as great a surprise to me as it could have been to you. I didn't know—I never suspected or dreamed anything like that. Neither did Uncle Abijah. You see—well, we always believed that my father was—"

She extended her hand in protest.

"Don't!" she cried, impulsively. "I know what a terrible shock it must have been. Your uncle, poor man, made that plain. I— Oh, I wish I had burned the dreadful things without showing them to any one! I wish I had never seen them myself! Why couldn't I have been permitted to go on believing that Grandfather Truman was an honest man and that grandmother's money—the money I helped her to spend—was honestly earned! What have we gained, any of us, by all this? . . . Oh," bitterly, "I feel—I feel as if I never should be clean again. I am almost glad that I am going to be poor."

He started. "Poor!" he cried. "Why, you are not going to be poor! Of course you're not! Why do you say that?"

She shrugged. "I say it because it looks as if it were true. Grandmother told me, weeks before she died, that her money affairs were in a bad way. I didn't pay much attention. I thought she said it because—oh, because she didn't want us to be too—friendly."

"Us! You and I, you mean?"

"Yes. That is what I thought. Of course I knew that she and—and Mr. Trent were—well, partners in ever so many financial matters, that she owned stock in his bank and in some corporations he was interested in. I knew that. What I didn't know was that it was all—all dishonest. That she and he were trying to save themselves by tricking your uncle's bank into sharing their responsibility, taking the burden off their shoulders. I didn't know— How could I dream that they, that we all, were—were criminals! And that they were trying to use you as their catspaw!"

"Elizabeth!"

"Hush! Hush! And I was so happy when they made you their attorney! I thought it was a wonderful opportunity for you and I was proud and glad to think I had helped get it for you. Yes," scornfully, "I actually thought

I had helped! And I was just another catspaw, that is all."

"Elizabeth, you shouldn't say that."

"Why not? It is true, isn't it? Well, they made a mistake when they chose you. Indeed they did! When you found out— Oh, you did find out! Of course you did! I don't know how and I don't care! You found out somehow and you wouldn't be their—their instrument any longer. Rather than do that you gave up the position which meant—oh, everything to you! And then when I came to your office that day you let me say those wicked, unjust things! . . . Oh, if you had only told me the truth! If you only had!"

"I couldn't, Elizabeth. At least it seemed to me then that I couldn't."

"I know. You had promised them you wouldn't tell any one. And, of course, being you, you kept that promise. I—"

"Wait! It wasn't altogether that. There were a lot of other complications, other people's affairs were tangled up in the miserable mess. It seemed to me that my hands were tied. Not being able to tell you was the only part that really hurt. I am not sure that I shouldn't have told you. I have thought since that perhaps I was a stubborn fool to hold my tongue when you asked me. . . . But, you see, Trent had accused me of being a traitor to him—"

She broke in. "Chris Trent!" she cried, with a stamp of her foot. "I hate him! I never liked him. *I hate* him now! He knows it. I told him how I felt toward him. Yes, I did! And that was before I learned any of this."

He stepped toward her. "When was it?" he asked, eagerly. "When did you tell him that?"

"Oh, one evening after you and he had quarreled, after you had resigned as his lawyer. Grandmother had been saying some—some dreadful things about you to me and I had told her I didn't believe one word of them. Then he came! and he treated me as if—oh, as if I belonged to him! As if—as if he took me for granted; I don't know how

to express it any clearer than that. Well, then he—he said some things about you—far worse than those grandmother had said, they were—and I spoke my mind. I have scarcely spoken to him since. I have never seen him alone again and I never shall."

She turned away toward the window. He could not see her face, but her fingers were tightly clenched and her shoulders moved as if she were sobbing. He took a step nearer.

"Elizabeth!" he cried, a choke in his voice. "I—I am going to—"

She wheeled, her hand raised.

"Hush!" she whispered. "I think I heard— Didn't some one come in?"

He hurried to the door, which was ajar. Through the crack he peered out into the shop.

"There is no one there," he said. Then he came back to where she was standing.

"Elizabeth," he went on, determinedly, "I'm going to tell you what I promised I wouldn't tell. I am going to tell you all of it."

She shook her head. "No, no!" she protested. "You mustn't! You shan't! I don't want you to. That would spoil everything. I came here to ask you to forgive me, to beg your pardon for not believing in you. I don't want to be told. I don't want any explanations. I came to tell you that I am ashamed of myself. I want you to know that I have been ashamed ever since it happened."

"But, Elizabeth, let me tell you."

"No. I don't want to be told. . . . There! now I must go. . . . Good night."

He barred her way to the door. The stalwart, high-minded resolutions were anything but stalwart now; they were feeble indeed.

"Wait! Wait, please!" he begged. "Something you said —I want to know about it. That about your being poor?"

"Well?" with a reckless little laugh. "What about it?" I *am* poor—or it looks as if I should be. Judge Bangs tells me that the Farraday Company is, or he fears it is, on the edge of bankruptcy. And the other is quite as bad, or worse. And the shares in the Ostable Bank are—well, you can imagine what they may be worth soon. Then there are the debts—heaven knows how many! When they are paid there will be little left. I shan't have to go to the poorhouse, perhaps. I may have to go to work; I mean to, anyway. Whatever I earn will be *honest,* at least."

"Then you won't stay here—in Denboro?"

"I shall stay, as I told you, until I know the worst—or the best. Then I suppose I shall go away. What is there here for me?"

The tottering resolutions swayed, crumpled—fell.

"*I* am here," he said. "Don't I count at all?"

His arms were outstretched, but she moved back, away from their clasp.

"I—I don't know what you mean," she faltered.

"Don't you, Elizabeth? You do! Of course you do!"

She did not answer. "*Don't* you know, dear?" he pleaded. "Don't pretend! Surely we can't have any more make-believe or misunderstandings. Do you *want* to go away from Denboro—and me?"

She looked at him for a long instant. Then she said:

"Do you want me to stay?"

"If you can. If you care enough to—to give up other things. I haven't any money. It may be a good while before I earn enough to take care of you. I shall try hard, but we may have to wait—and wait. I haven't any right to ask you to do that. But, if you do care, and don't mind—perhaps the money, a little anyway, may come and—"

She did not let him finish. "Don't!" she begged, hysterically. "Don't talk of money! Money, and what people do to get it, has been responsible for all this disgrace and

horror. Your family's and—and mine! Don't mention it! I— *Do* you want me to stay?"

The outstretched arms were nearer—they were holding her close.

"Do I want you! . . . Oh, my darling! Is there anything else I do want?"

"I hope not, because—because I want to stay very much indeed."

The Tadgett errand at Mr. Caldwell's store took a surprisingly long time. It did not seem long to them, they had forgotten the Tadgetts altogether. They sat together on one of Ebenezer's rickety antiques—a crippled settee, it was —and talked in whispers of many things and many people, but principally of themselves. Banks mentioned his mother.

"Oh, yes, yes!" she exclaimed. "I want to know your mother. Tell me, dear, from something your uncle said, I gathered that she had known of all this disgrace and wickedness—all that about the ship, I mean—ever since your father's death. Is that true?"

"Yes, it is true."

"And she had kept it a secret, even though she knew that —that Captain Truman and grandmother and the Trents had made themselves rich from their share of the insurance money? That that was the beginning of their prosperity. I mean?"

"Yes, she knew that."

"And she was poor, herself!"

"Yes. But, you see, every one in Denboro thought father was pretty near perfection. I thought so; she meant that I always should. So, for the sake of his name, and mine, she didn't speak."

"She must be a wonderful woman!"

"She is."

For a moment she was silent. Then she said: "Banks, dear, there were other things in that compartment of grand-

mother's desk. Things I didn't show your uncle. There was a—a photograph of your father, with writing upon it—and grandmother's name. And in the envelope with it was a lock of hair. And, besides, there was a letter or two."

He started. "Letters from—"

"Yes, from him to her. I burned them all. But—they explain more things, don't they? Some things grandmother said to me that evening after you had just called at the house. . . . Tell me; while that was going on was—was your father married?"

"Yes."

"And did your mother know?"

"She suspected. And, after he died, when his trunk and desk were sent home, she found proof—plenty of it."

"And still she didn't speak—to any one? Not even your uncle?"

"Not to any one. And for the same reason. For his sake—and for mine."

Elizabeth nodded, slowly. "I can see now," she murmured, "why you are what you are. You are her son."

The appearance of Mr. and Mrs. Tadgett was heralded by much loud talk and foot-scraping. They gave the pair on the settee ample, and needed, warning. Ebenezer and Sheba crossed the threshold of the other back room. The former's apologies were profuse.

"Awful sorry to have kept you so long, Banks," he declared. "Why, hello, Elizabeth! Is that you? Well, well!"

The Tadgetts and Elizabeth shook hands.

"We found a real pretty piece of cloth for the sofy," went on Ebenezer. "It took us some time to pick it out, but it's goin' to be fine. And it didn't cost more than King Solomon's temple carpet, neither—which is surprisin' when you consider who had the sellin' of it. Eh, Sheba?"

Mrs. Tadgett was in a rather muddled state of mind.

Considering how long she had been standing on the platform before the shop, this was not surprising. She and her husband had finished their bargaining with Caldwell twenty minutes before, and had then returned. The door to the outer shop had been left partially open and so, when Ebenezer entered, the bell had not rung. He had caught one glimpse of the tableau on the settee and had hastily tiptoed out again. Since which time he had kept his wife engaged in conversation, the subjects of which were very vague and he could not, if asked, have repeated them.

"Eh? That's so, ain't it, Sheba?" he asked again.

Mrs. Tadgett's gaze was fixed upon the center sash in the window. She smiled, blandly.

"King Solomon," she proclaimed, "was a very wise man. His temple was built of—of cedar, I believe. Cedar is a kind of tree like a—like a fir. Fir is—animals have fur. Cats and—and bears—and lions and—cows. No, cows do not have fur. Cows give us milk. Milk is for babes. If any of you have a baby brother—or sister—or—or—"

Ebenezer, after a hasty glance at Miss Cartwright's face and its expression of complete bewilderment, took his spouse gently by the arm.

"You come over and sit down a minute, Sheba," he urged. "That's right—that's right. Guess you and Elizabeth want to be movin' along by this time, don't you, Banks? Yes, course you do."

He accompanied them to the outer door. There, after bidding them good night, he whispered in Banks' ear.

"She's all right now," he whispered. "Fussin' about that sofy stuff got her kind of excited, you understand. She's—yes, she's odd sometimes, same as I've said to you, but—but she's a smart woman, just the same."

He paused, drew a long breath, and then added, with absolute conviction:

"As for them visions of hers—well, I declare to man I'll

never make fun of 'em again! I *know* there's somethin' to 'em—*now.*"

On a day of the following week Banks Bradford sat in his uncle's room at the Malabar Hotel. He had come with news, to him remarkable and encouraging news. Judge Bangs had called at the office of S. B. Bradford, Attorney at Law, and had surprised its occupant with a business proposition, namely, that Banks become his law partner.

Captain Abijah was not surprised. The judge had discussed the proposition with him before laying it before his nephew.

"It'll be a fine thing for you, boy," he declared. "Not altogether for the new business it'll fetch your way—you'll be the real workin' lawyer for the Denboro National for one thing—but because it'll tie you up with all these estates and outside interests the judge has the handlin' of. When he goes you'll have the whole of 'em. What it really means is that your practice here in Denboro is a sure thing from now on. . . . Well, you deserve it; I'll say that for you!"

Banks thanked him.

"I think I realize a little of what it means, Uncle Bije," he said. I only hope I can make good, and I'll surely try. But this other matter—what ought I to do about that? When I opened that envelope with my name on it in Mr. Bartlett's handwriting, and saw that five hundred dollar check, I—well, I haven't got over the shock yet. Should I keep it, do you think?"

Abijah grinned. "What was it he wrote on the paper with it?" he asked. "An extry dividend? Was that what he called it?"

"Yes. 'Here is that extra dividend on my Denboro shares. I told you it was coming to you, remember.' That was all—except the check."

"Humph! Have any notions what he meant, do you?"

"Why—er—yes; in a way I do."

"So do I. Anyhow I can guess somewhere in the latitude of the meanin'. You saved him a good deal more than that, I'm willin' to bet. Yes, and you saved us Denboro Bank fellows more still. Besides," with a grim chuckle, "any fellow that can get five hundred dollars out of old Hez Bartlett has earned a thousand, at least. Keep it and be proud, that's my advice."

He puffed thoughtfully at his cigar. Then he motioned toward the wall near the door.

"Notice any change over yonder?" he inquired.

Banks turned to look. The wall was vacant. The portrait of his father was no longer there.

"I took it down," explained the captain, "that same night after I smashed the one in your sittin' room. I shouldn't have done that—not in that crazy way, I suppose—but I was sick and mortified and ashamed. Then when Hettie began singin' her hymns of praise, same as she always had and just as if things were as we used to think they were, I—well, I couldn't stand it. Humph! She's hardly spoke to me since, but *that* don't keep me awake nights."

He blew a cloud of smoke. Then he added:

"Banks, some day—if you can find one around the house without her knowin' it, I wish you'd fetch me some kind of picture of your mother. No matter if it's just a little card photograph; I'd like to hang it up where that other used to be. Then, perhaps, you'll be havin' one taken of yourself, and I'll hang that alongside. Silas Bradford's wife and Silas Bradford's boy—those are the only two Bradfords I want to look at and think of—from now on."

(1)

THE END